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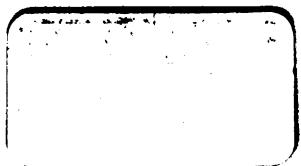
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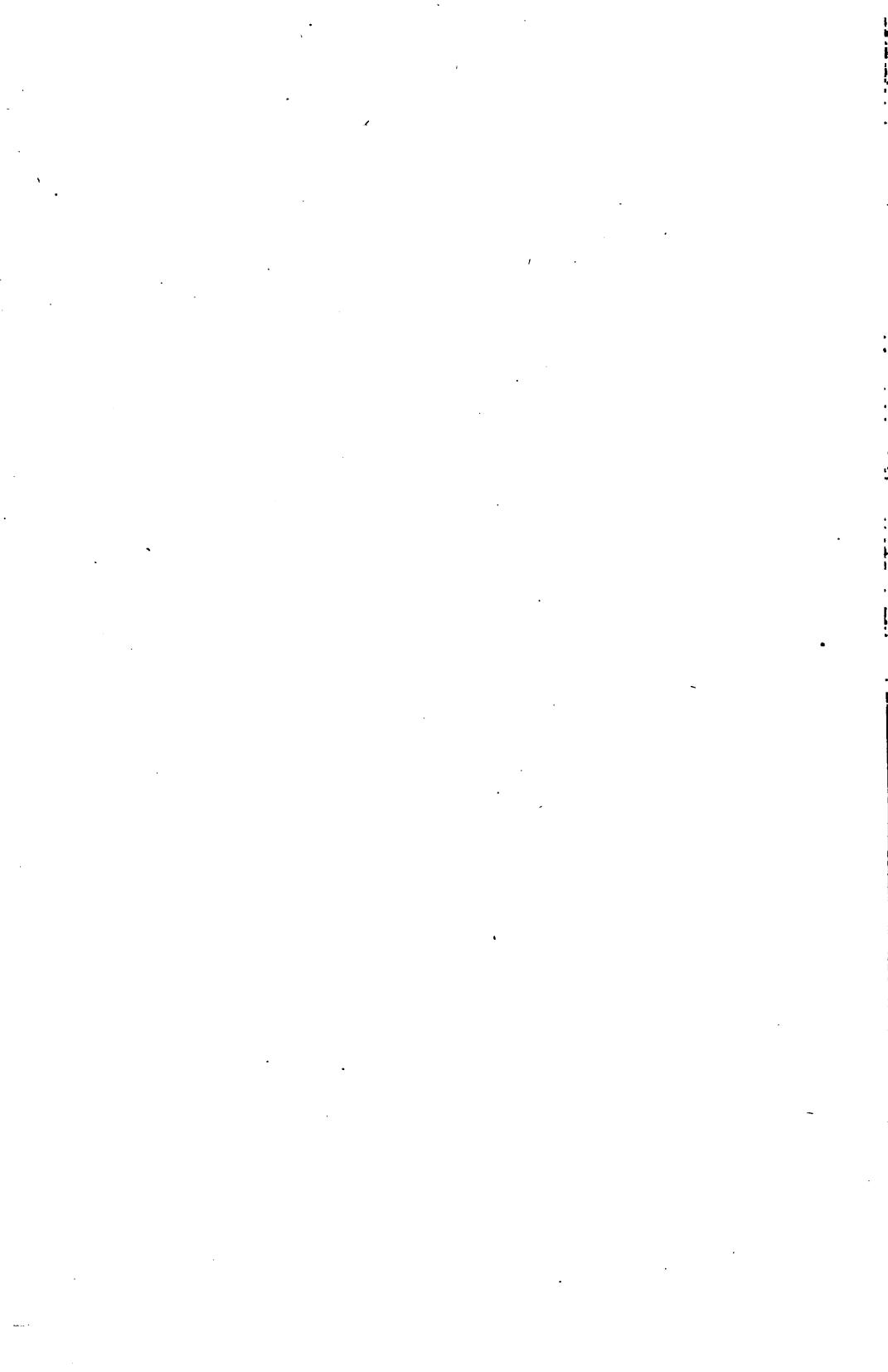
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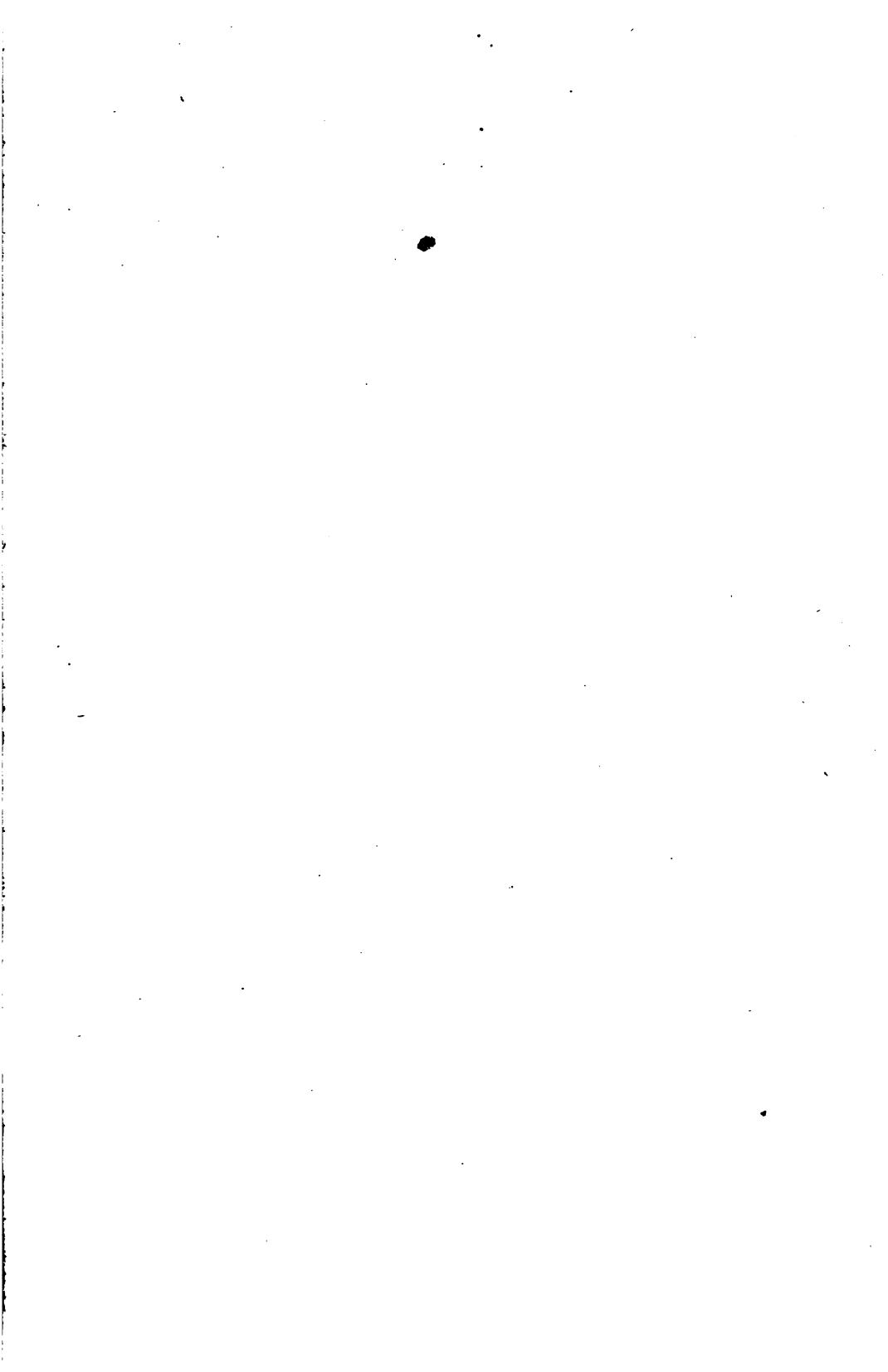
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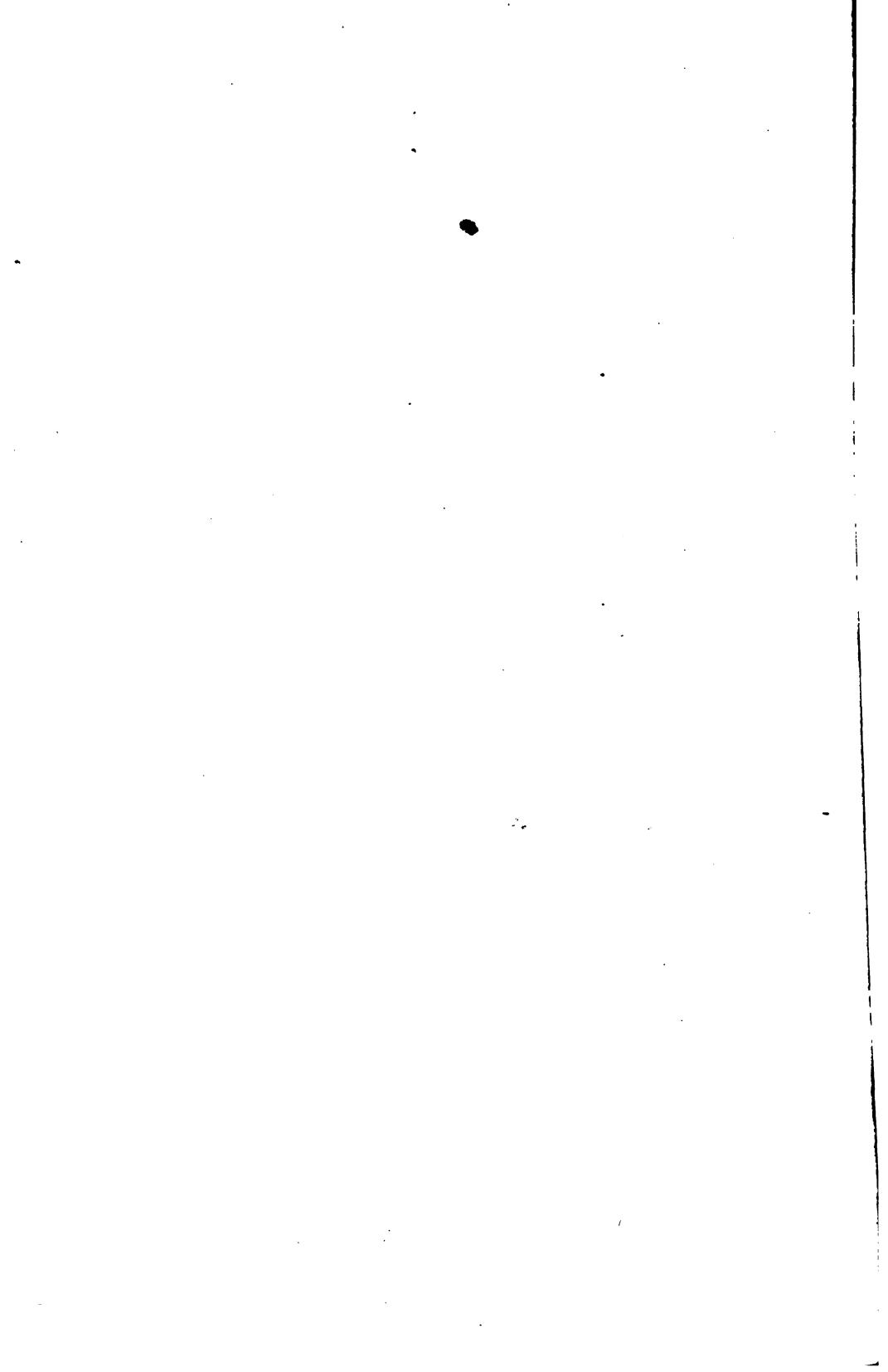


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Bank Examiner







# FOURTH ANNUAL REPORT

OF THE

## BANK EXAMINER

ON THE CONDITION OF THE

# Building and Loan Associations

OF WISCONSIN.

402

1900

Submitted to the Governor May 2nd, 1901.



MADISON

DEMOCRAT PRINTING COMPANY, STATE PRINTER

1901



## BANK EXAMINER'S REPORT

OF THE CONDITION OF THE

# Building and Loan Associations of Wisconsin.

MADISON, Wis., May 2, 1901.

HON. R. M. LA FOLLETTE,

*Governor of Wisconsin,*

SIR: In compliance with section 2014--16 of the Wisconsin Statutes of 1898, I have the honor to transmit herewith a summary of the condition of the building and loan associations of Wisconsin, legally organized and doing business therein on the 31st day of December, 1900, as shown by reports on file in this office of the above date. The number of these corporations upon the date named was 48. Since the last report the following associations have filed articles of dissolution and have ceased to do business other than to liquidate the affairs of their respective associations:

The Co-Operative Loan and Building Association, of Beloit.

The Home Mutual Loan and Building Association, of La Crosse.

The new associations organized during the year are:

The Fond du Lac Building and Loan Association, of Fond du Lac.

The Rhinelander Building and Loan Association, of Rhinelander.

It will be seen from the above that two associations have ceased to do business and two new associations have been organized leaving the number of associations the same as at the close of the previous year.

The Heimath Building and Loan Association, of Sheboygan, was organized January 4th, 1900, and the necessary papers in

## BUILDING AND LOAN ASSOCIATIONS.

relation thereto were filed in this office in accordance with law. Owing, however, to lack of encouragement locally, it failed to transact any business and was shortly thereafter dissolved.

The Cudahy Mutual Loan & Building Association of Milwaukee filed amendments to its articles of incorporation changing its name to that of Citizens Mutual Building & Loan Association.

The Home Building & Loan Association of Milwaukee, which failed July 23rd, 1898, and was placed in the hands of a receiver, by mutual arrangement with its remaining stockholders, was reorganized January 4th, 1901, and the receiver discharged.

The following is a tabular statement of the principal items of assets and liabilities; the number of shares in force and the number of shares pledged for loans as compared with the report of the previous year:

ASSETS.	Dec. 31, 1899.	Dec. 31, 1900	Increase.
Loans on mortgage security.....	\$2,847,138.69	\$2,920,361.37	\$73,222.68
Loans on pass-book security .....	155,868.46	196,474.05	40,607.59
Loans on other security .....	68,084.70	90,722.81	21,638.14
Real estate .....	109,905.20	173,240.93	*28,664.27
Bills receivable.....	24,785.53	10,189.20	*14,646.33
LIABILITIES.			
Capital paid in, installment .....	2,677,212.48	2,734,309.55	57,097.07
Capital paid in, full paid.....	141,280.25	144,978.50	3,698.25
Fund for contingent losses .....	21,597.18	23,275.03	1,677.85
Borrowed money .....	97,414.55	113,145.47	15,730.92
Mortgages on real estate .....	11,926.80	90.00	*11,836.80
Total dividends .....	113,560.98	131,430.68	17,869.72
Surplus and undivided profits.....	355,638.88	360,479.89	4,841.01
Aggregate resources and liabilities.....	3,490,469.78	3,580,125.08	\$89,655.30

\* Decrease.

It will be seen from the above that the aggregate resources are \$3,580,125.08, showing an increase during the year of \$89,655.30; increase in loans \$135,518.41; increase in capital stock \$60,795.32; total dividends paid \$131,430.68, an increase of \$17,869.72; surplus and undivided profits \$360,479.89, an increase of \$4,801.01.

While the increase in the volume of business referred to has not been marked, it nevertheless shows a material improvement in the business of these associations during the past year, and that instead of a decrease in business as shown by the last annual report, there is a substantial increase with prospects favoring a further increase.

Previous reports have shown that there has been a constant increase in the line of undesirable real estate assets. It is therefore gratifying to note that while the item of real estate carried by associations in the year 1899 was \$199,905.20, the amount of this item for the current year is \$173,240.93, which shows a decrease of \$26,664.27.

Aggregate of shares issued, retired and in force during the period covered by the reports:

	Installment stock.	Full paid stock.
Shares of stock issued during the year.....	16,752	401
Shares of stock withdrawn during the year.....	20,290	519 $\frac{1}{4}$
Present total number of shares in force.....	93,645 1-10	1,347
Number of shares pledged for loans, 30,763 $\frac{1}{4}$ .		

Compared with the previous report a decrease is shown in the number of shares in force of 3,571 and an increase in the number of shares pledged for loans of 388 $\frac{1}{4}$ .

The unexampled era of prosperity which our country has been experiencing in recent years, the improved business conditions which prevail in all lines of trade giving steady employment to that class of persons who are patrons and stockholders in building and loan associations, the ability of borrowing shareholders to make advance payments on loans, and the ease with which loans can be secured at lower rates from other financial institutions, have all had a tendency to prevent an increase in the business of building and loan associations. Instances are not rare in which borrowing stockholders, after having made a sufficient number of payments on their homes to make the risk on a payment of any balance due thereon safe, have been able, with profit, to borrow a sufficient sum elsewhere to make payment of any balance that may be due the association and withdraw therefrom.

Because of these conditions, this department has recommended wherever practicable that the bidding for loans or the paying of a premium over and above the rate of interest charged on a loan, be abolished entirely or that discretionary power be given the board of directors as to whether or not this premium should be paid. This practice of bidding for loans originated

when there was sharp competition among the members wishing to borrow funds as fast as accumulated. There is but little occasion for continuing this practice at the present time.

The department has also recommended that the articles of incorporation and by-laws of associations be made more elastic in relation to the rate of interest charged by providing a minimum rate which must be charged and allowing the board of directors in the exercise of a wise discretion to loan at such higher rate as may be deemed for the best interest of their respective associations. The time has come when it seems necessary to more nearly conform to changed and changing conditions, and associations should not expect to loan their funds at rates much if any in excess of those charged elsewhere. Those who become stockholders in building and loan associations for investment purposes should not be led to expect greater returns than current loaning rates warrant. A reasonably low rate of interest will attract borrowers and encourage the building of homes. Without borrowers a building and loan association can have no income.

I am pleased to state that the anticipated increase in the force employed in this department will, in the future, enable it to in a greater measure give to this branch of the public service that attention to which it is entitled and which its importance demands.

Respectfully submitted,

EDWARD I. KIDD,

*Bank Examiner.*

## ABSTRACT OF REPORTS

OF

# Building and Loan Associations

Made from Statements Published Herewith.

Resources.	Liabilities.
Loans on mortgage security ..	\$2,920,361 37
Loans on pass-book security ..	196,474 05
Loans on other security .....	90,722 84
Stocks, bonds and securities ..	10,350 00
Real estate.....	173,240 93
Furniture and fixtures .....	2,919 62
Stationery and supplies.....	584 14
Bills receivable.....	10,139 20
Due for stock assessments....	17,256 37
Due for insurance and taxes paid for borrowers.....	7,128 30
Interest due.....	17,806 15
Premiums, fines and fees due ..	4,368 59
Real estate sold on contract..	23,123 79
Other resources.....	16,677 88
Cash on hand and in bank ...	88,968 85
	\$3,580,125 08
	\$3,580,125 08

Aggregate of Shares issued, retired and in force during the period covered by the reports.

	<i>Installment stock.</i>	<i>Full paid stock.</i>
Shares of stock issued during the year.....	16,752	401
Shares of stock withdrawn during the year.....	20,290	519 $\frac{1}{4}$
Present total number of shares in force.....	93,645 1-10	1,347
Number of shares pledged for loans, 30,763 $\frac{3}{4}$ .		



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## **Reports**

OF

# **Building and Loan Associations.**

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## MUTUAL LOAN &amp; BUILDING ASSOCIATION,

*Appleton, Wisconsin.*

Incorporated August 9, 1892. Authorized capital, \$200,000.

Statement December 31, 1900:

JAMES PEARSON, President .....	Appleton, Wis.
JOS. ROSSMEISSL, Treasurer .....	Appleton, Wis.
ELIZABETH McGILL, Secretary .....	Appleton, Wis.
T. H. RYAN, Attorney .....	Appleton, Wis.

## DIRECTORS.

JAMES PEARSON,	JOS. ROSSMEISSL,	ELIZABETH McGILL,
L. L. SANDBORN,	A. B. WHITMAN,	B. T. GILMAN,
PETER R. THOM,		T. H. RYAN.

## RESOURCES.

Loans on mortgage security on real estate.....	\$39,018 94
Loans on other security .....	2,375 00
Real estate .....	6,743 87
Furniture and fixtures .....	20 00
Bills receivable .....	598 58
Due for stock assessments .....	381 25
Due for insurance and taxes paid for borrowers.....	491 91
Interest due .....	557 97
Cash on hand and in bank .....	121 13
<hr/>	
	\$50,308 65
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## LIABILITIES.

Installment stock in force .....	\$13,778 74
Full paid stock in force .....	7,450 00
Fund for contingent losses .....	612 92
Borrowed money .....	9,350 00
Advance payments .....	18,666 28
Undivided profits .....	450 71
<hr/>	
	\$50,308 65
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## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$1,308 16
Dues on installment stock .....	4,568 63
Mortgage loans repaid .....	9,755 43
Borrowed money .....	9,900 00
Advance payments on stock .....	14,505 86
Insurance and taxes refunded by borrowers.....	55 63
Real estate payments .....	47 16
Rents .....	256 17
Pass-book and membership fees .....	46 75
Interest .....	2,850 32
Total .....	<u>\$43,294 11</u>

## DISBURSEMENTS.

Loans on mortgage security .....	\$8,092 25
Installment stock withdrawn .....	2,899 06
Full paid stock withdrawn, or retired.....	2,590 00
Borrowed money repaid .....	9,350 00
Real estate acquired .....	52 91
Insurance paid for borrowers.....	57 10
Taxes paid for borrowers .....	18 10
Interest, or profits, paid on installment stock .....	874 62
Interest, or profits, paid on full paid stock withdrawn or retired, and in force .....	571 01
Interest paid on borrowed money .....	292 51
Salaries paid .....	670 00
Other expenses .....	83 57
Other items, viz.:	
Advance payments withdrawn .....	16,579 76
Interest on advance payments and contingent fund.....	1,042 09
Cash on hand .....	121 13
Total .....	<u>\$43,294 11</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$46 75
Interest .....	2,850 32
Rents .....	256 17
Undivided profits at the close of last year .....	129 53
Total .....	<u>\$3,282 77</u>

## BUILDING AND LOAN ASSOCIATIONS.

## DISBURSEMENTS.

Interest or profits on inst. stock in force .....	\$772 50
Interest or profits on advance stock .....	668 51
Interest or profits on F. P. stock withdrawn or retired.....	499 55
Interest paid on borrowed money .....	292 22
Credited to contingent fund .....	173 58
Total expenses .....	753 57
Undivided profits .....	122 84
 Total .....	 <u>\$3,282 77</u>

## RECORD OF SHARES.

	Installment.	Full paid.
Number of shares in force at beginning of year.....	878	200
Number of shares issued during term .....	221	...
Number of shares retired and withdrawn.....	108	51
Present total number of shares in force.....	991	149
Number of shares pledged for loans .....	722½	

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

James Pearson, President .....	\$30 00
Jos. Rossmelssl, Treasurer .....	40 00
Elizabeth McGill, Secretary .....	600 00

## OFFICERS BONDED.

President .....	\$500 00
Treasurer .....	2,000 00
Secretary .....	2,000 00

## ASHLAND SAVING AND LOAN ASSOCIATION,

*Ashland, Wisconsin.*

Incorporated May, 1897.

Authorized capital, \$500,000

Statement December 31, 1900.

GEORGE F. MERRILL, President .....	Ashland, Wis.
JOHN H. BURCH, Treasurer .....	Ashland, Wis.
BEN S. SMITH, Secretary .....	Ashland, Wis.
GEORGE F. MERRILL, Attorney.....	Ashland, Wis.

## DIRECTORS.

E. D. PERKINS,	BEN S. SMITH,	GEO. F. MERRILL,
B. OLSON,	J. H. BURCH,	J. WILMAN,
T. E. PUGH,	J. S. ELLIS,	CHAS. BLOSS,

## RESOURCES.

Loans on mortgage security on real estate .....	\$19,204 00
Loans on stock or pass-book security .....	1,200 00
Due for stock assessments .....	264 56
Due for insurance and taxes paid for borrowers .....	264 34
Interest, premiums, fees and fines due.....	12 30
Cash on hand and in bank .....	46 63
	<hr/>
	\$20,991 83
	<hr/>

## LIABILITIES.

Installment stock in force .....	\$19,469 63
Fund for contingent losses .....	300 00
Deposits and borrowed money .....	1,000 00
Advance payments .....	222 20
	<hr/>
	\$20,991 83
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year.....	\$462 81
Dues on installment stock .....	3,376 00
Mortgage loans repaid .....	3,822 45
Borrowed money .....	2,500 00
Insurance and taxes refunded by borrowers.....	242 65
Real estate sales .....	450 00
Rents .....	20 00
Fees other than membership .....	4 11
Interest and premiums .....	2,470 18
Fines .....	57 31
Total .....	<u>\$13,405 51</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$2,827 37
Loans on stock or pass-book security .....	1,000 00
Installment stock withdrawn .....	394 00
Matured stock retired .....	2,932 50
Borrowed money repaid .....	3,500 00
Insurance paid for borrowers .....	13 00
Taxes paid for borrowers .....	92 76
Interest, or profits, paid on installment stock withdrawn.....	39 17
Interest, or profits, paid on matured stock retired .....	2,167 50
Interest paid on borrowed money .....	67 50
Salaries paid .....	300 00
Taxes on association property .....	15 58
Other expenses .....	9 50
Cash on hand .....	46 63
Total .....	<u>\$13,405 51</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Balance Jan. 1, 1900 .....	\$6,114 00
Interest and premium .....	2,470 18
Fines .....	57 31
Prepayment fees .....	4 11
Total .....	<u>\$8,645 60</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn .....	\$39 17
Interest or profits on matured stock retired .....	2,167 50
Interest paid on borrowed money .....	67 50
Improvements or repairs on real estate .....	29 29
Credited to contingent fund .....	300 00
Total expenses .....	309 50
Balance Dec. 31, 1900.....	5,732 64
Total .....	<u>\$8,645 60</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	254
Number of shares issued during term .....	61½
Number of shares retired and withdrawn.....	40
Present total number of shares in force .....	275½
Number of shares pledged for loans .....	104¼

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Ben S. Smith, Secretary..... \$300 00

**OFFICERS BONDED.**

Secretary .....	\$2,000 00
Treasurer .....	2,000 00

## CITIZENS LOAN &amp; BUILDING ASSOCIATION,

*Eau Claire, Wisconsin.*

Incorporated June 25, 1889. Authorized capital, \$5,000,000

Statement December 31, 1900.

R. J. KEPLER, President .....	Eau Claire, Wis.
W. K. COFFIN, Treasurer .....	Eau Claire, Wis.
M. B. Hubbard, Secretary .....	Eau Claire, Wis.
M. B. Hubbard, Attorney .....	Eau Claire, Wis.

## DIRECTORS.

R. J. KEPLER,	W. K. COFFIN,	M. B. HUBBARD,
J. G. FERRY,	ALFRED CYPREANSEN,	N. C. HANSON,
OLE ANESTAD,	W. L. GILE,	HENRY McBAIN,
H. T. LANGE,	FRED BLACKWELL,	A. R. MORGAN.

## RESOURCES.

Loans on mortgage security on real estate.....	\$69,857 48
Loans on stock or pass-book security .....	2,285 85
Real estate .....	30,200 00
Furniture and fixtures .....	564 49
Bills receivable, land contracts and mortgages.....	7,514 38
Due for insurance and taxes paid for borrowers.....	1,793 75
Real estate R. & D. .....	3,120 17
Cash on hand and in bank.....	2,219 71
	<hr/>
	\$117,555 83
	<hr/>

## LIABILITIES.

Installment stock in force .....	\$109,320 49
Fund for contingent losses .....	415 64
Undivided profits .....	7,819 70
	<hr/>
	\$117,555 83
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## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$2,515 14
Dues on installment stock .....	18,953 40
Mortgage loans repaid .....	29,457 73
Stock or pass-book loans repaid .....	7,555 00
Insurance and taxes refunded by borrowers .....	1,052 09
Real estate sales and rents .....	5,951 91
Interest .....	5,031 49
Premiums .....	2,338 71
Expense account .....	210 00
 Total .....	 <u>\$73,065 47</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$26,100 00
Loans on stock or pass-book security .....	7,285 00
Installment stock withdrawn .....	32,345 89
Real estate account .....	3,457 28
Insurance paid for borrowers .....	60 50
Salaries paid .....	900 00
Other expenses .....	697 09
Cash on hand .....	2,219 71
 Total .....	 <u>\$73,065 47</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Interest .....	\$5,031 49
Premium .....	2,338 71
Rents .....	210 00
 Total .....	 <u>\$7,580 20</u>

**DISBURSEMENTS.**

Credited to contingent fund .....	\$1,113 24
Total expenses .....	1,597 09
Dividends .....	4,869 87
 Total .....	 <u>\$7,580 20</u>

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year .....	2,917
Number of shares issued during term .....	436
Number of shares retired and withdrawn .....	1,033
Present total number of shares in force .....	2,320
Number of shares pledged for loans .....	804

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

M. B. Hubbard, Secretary .....	\$900 00
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## OFFICERS BONDED.

Treasurer .....	\$5,000 00
Secretary .....	5,000 00
Bookkeeper and Cashier .....	1,500 00

EAU CLAIRE SAVINGS LOAN & BUILDING  
ASSOCIATION,

*Eau Claire, Wisconsin.*

Incorporated July 28, 1877.      Authorized capital, \$2,000,000

Statement December 31, 1900.

E. H. PLAYTER, President.....	Eau Claire, Wls.
JAS. T. JOYCE, Treasurer .....	Eau Claire, Wls.
M. B. WYMAN, Secretary .....	Eau Claire, Wls.
GEO. C. TEALL, Attorney .....	Eau Claire, Wls.

**DIRECTORS.**

E. H. PLAYTER,                            M. B. WYMAN,                            GEO. T. THOMPSON,
GEO. C. TEALL,                            E. C. FRENCH,                            F. W. WOODWARD,
J. T. TINKER,                            J. F. McGRATH,                            ROBT. SATHER,
EDWIN GREENE,                            JAMES T. JOYCE,                            D. S. THOMAS,
LOUIS RUNNING,                            E. C. KNEELAND,                            C. B. DANIELS.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$31,000 00
Loans on other security, bond for deed.....	4,007 78
Real estate .....	8,921 70
Due for stock assessments .....	1,267 00
Due for insurance and taxes paid for borrowers:	
Tax certificates .....	638 76
Personal account .....	120 06
Interest due .....	460 00
Premiums and fees due .....	323 80
Fines due .....	32 40
Cash on hand and in bank .....	1,560 95
	<hr/>
	\$48,332 45
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$39,397 00
Fund for contingent losses .....	826 00
Undivided profits .....	8,109 45
	<hr/>
	\$48,332 45
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year.....	\$2,754 87
Dues on installment stock .....	9,410 00
Mortgage loans repaid .....	5,100 00
Insurance and taxes refunded by borrowers:	
Tax certificates .....	255 15
Personal account .....	68 97
Real estate sales .....	2,375 50
Rents .....	666 49
Pass-book and membership fees .....	50
Interest .....	2,426 34
Premiums .....	1,775 49
Fines .....	69 17
Total .....	\$24,902 48

**DISBURSEMENTS.**

Loans on mortgage security .....	\$400 00
Installment stock withdrawn .....	17,162 00
Real estate acquired .....	670 00
Insurance paid for borrowers .....	156 58
Taxes paid for borrowers .....	238 45
Interest, or profits, paid on installment stock withdrawn.....	3,565 43
Salaries paid .....	275 00
Taxes on association property .....	603 19
Insurance on association property .....	89 37
Other expenses .....	108 43
Real estate repairs .....	73 08
Cash on hand .....	1,560 95
Total .....	\$24,902 48

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$0 50
Interest .....	2,426 34
Premium .....	1,775 49
Fines .....	69 17
Rents .....	666 49
Total .....	\$4,937 99

**DISBURSEMENTS.**

Improvements on repairs on real estate .....	\$73.08
Credited to contingent fund .....	191 00
Total expenses .....	383 43
Other items, viz.: To credit of surplus account.....	4,290 48
Total .....	\$4,937 99

**BUILDING AND LOAN ASSOCIATIONS.**

21.

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	1,009
Number of shares issued during term .....	61
Number of shares retired and withdrawn .....	357
Present total number of shares in force .....	713
Number of shares pledged for loans .....	155

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

M. B. Wyman, Secretary .....	\$250 00
Jas. T. Joyce, Treasurer .....	25 00

**OFFICERS BONDED.**

Jas. T. Joyce, Treasurer .....	\$5,000 00.
M. B. Wyman, Secretary .....	2,000 00

## HOME BUILDING AND LOAN ASSOCIATION,

*Eau Claire, Wisconsin.*

Incorporated Sept. 11, 1886. Authorized capital, \$2,000,000

Statement December 31, 1900.

E. H. PLAYTER, President .....	Eau Claire, Wis.
GEO. T. THOMPSON, Treasurer .....	Eau Claire, Wis.
M. B. WYMAN, Secretary .....	Eau Claire, Wis.
GEO. C. TEALL, Attorney .....	Eau Claire, Wis.

## DIRECTORS.

M. B. WYMAN,	GEO. T. THOMPSON,	GEO. C. TEALL,
EDWIN GREENE,	E. H. PLAYTER,	WM. T. PUGH,
BRADY ANDERSON,	C. B. DANIELLS,	T. S. BOUCHARD,
WILLIAM ROWE,	JOHN URE,	W. H. KNEELAND,
ALBERT STEINFELDT,	E. C. KNEELAND,	A. STOCKWELL.

## RESOURCES.

Loans on mortgage security on real estate.....	\$34,800 00
Loans on other security, bond for deed .....	544 00
Real estate .....	12,285 00
Furniture and fixtures .....	33 50
Stationery and supplies, pass books.....	17 68
Due for stock assessments .....	1,586 00
Due for insurance and taxes paid for borrowers:	
Personal account .....	50 75
Tax certificates .....	783 06
Interest due .....	1,072 50
Premiums and fees due .....	813 80
Fines due .....	63 70
Judgment of foreclosure .....	1,835 09
Cash on hand and in bank .....	4,524 92
	\$58,410 00

## LIABILITIES.

Installment stock in force .....	\$46,398 00
Fund for contingent losses .....	1,719 00
Undivided profits .....	10,293 00
	\$58,410 00

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year.....	\$5,599 44
Dues on installment stock .....	14,552 00
Mortgage loans repaid .....	13,500 00
Insurance and taxes refunded by borrowers .....	124 08
Real estate sales .....	1,033 00
Rents .....	784 70
Pass-book and membership fees .....	1 75
Interest .....	3,911 97
Premiums .....	2,933 51
Fines .....	148 11
Total .....	<u>\$42,588 56</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$2,200 00
Installment stock withdrawn .....	26,319 00
Real estate acquired and permanent repairs .....	751 10
Insurance paid for borrowers .....	31 00
Taxes paid for borrowers, tax certificates .....	342 46
Interest, or profits, paid on installment stock retired.....	6,651 98
Salaries paid .....	375 00
Taxes on association property .....	929 65
Insurance on association property .....	12 45
Other expenses .....	262 21
Other items, viz.: On account foreclosure judgment.....	198 79
Cash on hand .....	4,524 92
Total .....	<u>\$42,588 56</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Pass-book and membership fees .....	\$1 75
Interest .....	3,911 97
Premium .....	2,933 51
Fines .....	148 11
Rents .....	784 70
Total .....	<u>\$7,780 04</u>

**DISBURSEMENTS.**

Improvements or repairs on real estate.....	\$229 25
Credited to contingent fund .....	274 00
Total expenses .....	627 21
Other items, viz.: Credited to surplus account.....	6,649 58
Total .....	<u>\$7,780 04</u>

**RECORD OF SHARES.**

	Installment
Number of shares in force at beginning of year.....	1,401
Number of shares issued during term .....	149
Number of shares retired and withdrawn .....	436
Present total number of shares in force .....	1,114
Number of shares pledged for loans .....	174

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Geo. T. Thompson, Treasurer .....	\$25 00
M. B. Wyman, Secretary .....	350 00

**OFFICERS BONDED.**

Geo. T. Thompson, Treasurer .....	\$5,000 00
M. B. Wyman, Secretary .....	2,000 00

## FOND DU LAC BUILDING &amp; LOAN ASSOCIATION,

*Fond du Lac, Wisconsin.*

Incorporated Jan. 18, 1900.      Authorized capital, \$5,000,000

Statement December 31, 1900.

P. B. HABER, President .....	Fond du Lac, Wis.
G. A. KNAPP, Treasurer.....	Fond du Lac, Wis.
F. E. OSBORN, Secretary .....	Fond du Lac, Wis.
D. D. SUTHERLAND, Attorney .....	Fond du Lac, Wis.

**DIRECTORS.**

S. D. WYATT,	G. A. KNAPP,	P. B. HABER,
D. D. SUTHERLAND,	R. F. ALLEN,	F. M. GIVENS,    F. E. OSBORN.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$1,250 00
Stationery and supplies .....	66 23
Interest due .....	40 25
Cash on hand and in bank.....	<u>44 65</u>
	<u>\$1,401 13</u>

**LIABILITIES.**

Installment stock in force .....	\$340 00
Full paid stock in force .....	1,000 00
Undivided profits .....	61 13
	<u>\$1,401 13</u>

## BUILDING AND LOAN ASSOCIATIONS.

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Dues on installment stock .....	\$420 00
Full paid stock .....	1,100 00
Pass-book and membership fees .....	42 00
Total .....	<u>\$1,562 00</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$1,250 00
Installment stock withdrawn.....	80 00
Full paid stock withdrawn, or retired.....	100 00
Commissions paid .....	21 12
Other expenses, secretary's bond .....	7 50
Other items, viz.: Books and printing .....	53 03
Recording incorporation papers .....	5 70
Cash on hand .....	44 65
Total .....	<u>\$1,562 00</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Pass-book and membership fees .....	\$42 00
Interest .....	40 25
Total .....	<u>\$82 25</u>

**DISBURSEMENTS.**

Secretary's bond .....	\$7 50
Commissions paid .....	21 12
10 per cent. cost of supplies .....	5 87
Balance .....	47 76
Total .....	<u>\$82 25</u>

**RECORD OF SHARES.**

	Installment.	Full paid.
Number of shares issued during term .....	146½	11
Number of shares retired and withdrawn.....	11	1
Present total number of shares in force .....	135½	10
Number of shares pledged for loans .....	12½	...

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

25 per cent. of membership paid secretary.

**OFFICERS BONDED.**

Secretary .....	\$1,000 00
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## BROWN COUNTY BUILDING &amp; LOAN ASSOCIATION,

*Green Bay, Wisconsin.*

Incorporated Aug. 26, 1892.      Authorized capital, \$5,000,000

Statement December 31, 1900.

CHARLES JOANNES, President .....	Green Bay, Wis.
M. J. McCORMICK, Treasurer .....	Green Bay, Wis.
IVER J. TERP, Secretary .....	Green Bay, Wis.
CARLTON MERRILL, Attorney .....	Green Bay, Wis.

## DIRECTORS.

CHARLES JOANNES,	M. J. McCORMICK,	A. F. OLMSTED,
JULES PARMENTIER,	E. BOALER,	F. J. VAN LAANEN,
ADAM SPUHLER,	O. N. OLDENBURG,	A. W. SLAUGHTER,
F. VANDEN BRAAK,	A. BUENGENER,	A. D. WOODWARD.

## RESOURCES.

Loans on mortgage security on real estate.....	\$55,050 00
Loans on stock or pass-book security .....	7,310 00
Due for stock assessments .....	353 50
Due for insurance and taxes paid for borrowers.....	5 00
Interest due .....	132 63
Cash on hand and in bank .....	58
	<hr/>
	\$62,851 71
	<hr/>

## LIABILITIES.

Installment stock in force .....	\$41,705 50
Advance payments .....	342 00
Unearned premiums .....	4,212 55
Overdraft at bank .....	799 99
Surplus .....	15,004 70
Undivided profits .....	786 97
	<hr/>
	\$62,851 71
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year.....	\$7 39
Dues on installment stock .....	9,938 20
Mortgage loans repaid .....	4,900 00
Stock or pass-book loans repaid .....	1,640 00
Advance payments on stock .....	126 00
Insurance and taxes refunded by borrowers.....	16 60
Pass-book and membership fees .....	24 25
Fees, other than membership.....	7 35
Interest .....	3,129 79
Fines .....	27 37
Overdraft at bank .....	799 99
Total .....	<u>\$20,617 94</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$6,900 00
Loans on stock or pass-book security .....	2,185 00
Installment stock withdrawn .....	4,155 20
Installment stock retired .....	3,471 00
Insurance paid for borrowers .....	21 60
Interest, or profits, paid on installment stock withdrawn.....	1,277 13
Interest, or profits, paid on installment stock retired .....	1,792 50
Salaries paid .....	180 00
Commissions paid .....	18 80
Other expenses .....	38 80
Unearned premiums on repaid loans .....	565 63
Individual accounts .....	11 70
Cash on hand .....	58
Total .....	<u>\$20,617 94</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$24 25
Fees, other than above.....	7 35
Interest .....	3,156 98
Fines .....	27 37
Gain account withdrawals .....	124 84
Forfeited stock .....	22 00
Surplus .....	3,069 63
Undivided profits, Dec. 31, 1899.....	798 77
Total .....	<u>\$7,231 19</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn.....	\$1,277 13
Interest or profits on inst. stock retired.....	1,792 50
Total expenses .....	237 60
Dividends to surplus .....	3,136 99
Undivided profits, Dec. 31, 1900.....	786 97
Total .....	<u>\$7,231 19</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	1,445
Number of shares issued during term .....	109
Number of shares retired and withdrawn.....	243
Present total number of shares in force .....	1,311
Number of shares pledged for loans .....	736

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Iver J. Terp, Secretary .....	\$180 00
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**OFFICERS BONDED.**

President .....	\$1,000 00
Vice President .....	1,000 00
Treasurer .....	1,000 00
Secretary .....	1,000 00
Attorney .....	1,000 00

FORT HOWARD BUILDING LOAN AND SAVINGS  
ASSOCIATION,

*Green Bay, Wisconsin.*

Incorporated Feb. 12, 1894.      Authorized capital, \$1,000,000.

Statement December 31, 1900.

H. W. FISK, President .....	Green Bay, Wis.
G. W. FISK, Treasurer .....	Green Bay, Wis.
H. F. CAMM, Secretary .....	Green Bay, Wis.
T. P. SILVERWOOD, Attorney .....	Green Bay, Wis..

DIRECTORS.

H. W. FISK,	G. BUCHHOLZ,	W. S. KERR,
W. M. RINGSDORF,	H. F. CAMM,	S. HARTMAN,
M. J. CORBETT,	M. KILLIAN,	M. VANDER BROOK,
W. D. FISK,		WM. GREEWISCH.

RESOURCES.

Loans on mortgage security on real estate.....	\$34,400 00
Loans on stock or pass-book security .....	735 00
Furniture and fixtures .....	60 00
Due for stock assessments .....	632 30
Interest and premiums due .....	469 36
Cash on hand and in bank.....	4,204 22
	<hr/>
	\$40,500 88
	<hr/>

LIABILITIES.

Installment stock in force .....	\$30,375 50
Fund for contingent losses .....	152 83
Mortgages on real estate .....	90 00
Divided profits .....	9,024 38
Undivided profits .....	858 17
	<hr/>
	\$40,500 88
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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year.....	\$793 10
Dues on installment stock .....	6,432 60
Mortgage loans repaid .....	3,185 00
Stock or pass-book loans repaid.....	1,675 00
Borrowed money .....	1,275 00
Interest and premiums .....	3,318 10
Fines .....	3 90
Total .....	<u>\$16,682 70</u>

## DISBURSEMENTS.

Loans on mortgage security .....	\$2,890 80
Loans on stock or pass-book security .....	315 00
Installment stock withdrawn .....	6,089 80
Borrowed money repaid .....	1,275 00
Interest, or profits, paid on installment stock withdrawn.....	1,633 48
Interest paid on borrowed money .....	9 03
Salaries paid .....	252 80
Other expenses .....	12 47
Other items .....	10
Cash on hand .....	4,204 22
Total .....	<u>\$16,682 70</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Interest and premiums .....	\$3,318 10
Fines .....	3 90
Total .....	<u>\$3,322 00</u>

## DISBURSEMENTS.

Interest or profits on inst. stock withdrawn.....	\$1,633 48
Interest paid on borrowed money.....	9 03
Credited to contingent fund .....	152 83
Total expenses .....	265 27
Other items .....	1,261 39
Total .....	<u>\$3,322 00</u>

## BUILDING AND LOAN ASSOCIATIONS.

## RECORD OF SHARES.

	Installment.	Full paid.
Number of shares in force at beginning of year .....	1,193	37
Number of shares issued during term .....	36	3
Number of shares retired and withdrawn.....	257	13
Present total number of shares in force.....	972	27
Number of shares pledged for loans .....	391	

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

H. F. Camm, Secretary .....	\$250 00
G. W. Fisk, Treasurer.....	25 00
Committee of Audit:	
N. A. Onstad .....	4 00
Jno. W. Hansen.....	4 00
C. E. Schulz .....	4 00

## OFFICERS BONDED.

President .....	\$1,000 00
Vice President .....	500 00
Secretary .....	3,000 00
Treasurer .....	5,000 00
Attorney .....	300 00

## UNION BUILDING LOAN &amp; SAVINGS ASSOCIATION,

*Green Bay and De Pere, Wisconsin.*

Incorporated March 9, 1894. Authorized capital, \$2,000,000

Statement December 31, 1900.

H. W. BALDWIN, President .....	Green Bay, Wis.
W. P. WAGNER, Treasurer .....	Green Bay, Wis.
E. P. PARISH, Secretary .....	Green Bay, Wis.
F. C. CADY, Attorney .....	Green Bay, Wis.

## DIRECTORS.

N. BUR, JR.,	JAMES ROBB,	RICHARD KNOX,
AUG. KNOELLER,	GEO. L. NORTH	E. K. ANSORGE,
J. P. MACY,	B. F. SMITH,	W. D. COOKE,
G. W. H. MUELLER,	E. P. PARISH,	A. W. MOODY,
H. W. BALDWIN,	C. G. WILCOX,	C. W. SCOTT.

## RESOURCES.

Loans on mortgage security on real estate .....	\$116,320 00
Loans on stock or pass-book security .....	9,314 00
Furniture and fixtures .....	86 25
Due for ins. and taxes paid for borrowers.....	251 83
Interest due .....	4 75
Fines due .....	16 96
Loan to expense account .....	75 00
Cash on hand and in bank.....	587 69
	<hr/>
	\$126,656 48
	<hr/>

## LIABILITIES.

Installment stock in force .....	\$92,221 49
Borrowed money .....	3,300 00
Advance payments:	
Dues .....	992 00
Interest .....	1,240 00
Dividends .....	27,491 32
Expense account .....	23 96
Undivided profits .....	1,388 71
	<hr/>
	\$126,656 48
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$1,572 57
Dues on installment stock .....	19,582 75
Mortgage loans repaid .....	15,000 00
Stock or pass-book loans repaid .....	3,535 00
Borrowed money .....	16,400 00
Advance payments on stock .....	992 00
Insurance and taxes refunded by borrowers.....	54 06
Fees, other than membership .....	39 80
Interest .....	6,388 07
Fines .....	60 56
Loan fund for expense .....	871 31
Forfeited dividends .....	632 37
Loan to expense fund .....	50 00
Dividend apportioned .....	6,750 '04
Advance interest .....	1,240 00
Individual accounts .....	3,632 53
Total .....	<u>\$76,801 06</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$21,075 00
Loans on stock or pass-book security .....	5,132 00
Installment stock withdrawn .....	10,317 90
Borrowed money repaid .....	24,200 00
Taxes paid for borrowers .....	207 77
Interest paid on installment stock withdrawn.....	44 37
Dividends paid on installment stock withdrawn.....	2,354 58
Interest paid on borrowed money.....	160 33
Salaries paid .....	570 90
Dividends forfeited .....	632 37
Interest refunded .....	20 00
Commissions paid .....	95 75
Other expenses .....	130 25
Individual accounts .....	3,591 80
Interest on loan to expense fund .....	9 00
Expense fund from loan fund .....	871 31
Loan to expense fund .....	50 00
Dividends apportioned .....	6,750 04
Cash on hand .....	587 69
Total .....	<u>\$76,801 06</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Fees .....	\$39 80
Interest .....	6,388 07
Fines .....	60 56
Forfeited dividends .....	632 37
Undivided profits, Jan. 1, 1900.....	2,113 96
<hr/>	
Total .....	\$9,234 76
<hr/>	

**DISBURSEMENTS.**

Interest on inst. stock withdrawn.....	\$44 37
Interest paid on borrowed money .....	160 33
Undivided profits .....	1,388 71
Loan fund for expense .....	871 31
Dividends apportioned .....	6,750 04
Interest refunded .....	20 00
<hr/>	
Total .....	\$9,234 76
<hr/>	

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	3,101
Number of shares issued during term .....	231
Number of shares retired and withdrawn .....	316
Present total number of shares in force .....	3,016
Number of shares pledged for loans.....	1,789

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

W. P. Wagner, Treasurer.....	\$25 00
E. P. Parish, Secretary .....	480 00
W. E. Hopkins, collector .....	25 00
P. G. Wright, H. J. Smith—Audit Committee.....	50 00

**OFFICERS BONDED.**

H. W. Baldwin, President .....	\$1,000 00
B. F. Smith, Vice President .....	1,000 00
W. P. Wagner, Treasurer .....	6,000 00
E. P. Parish, Secretary .....	6,000 00
F. C. Cady, Attorney .....	1,000 00
W. E. Hopkins, Collector at De Pere .....	1,000 00

## LOAN SAVINGS &amp; BUILDING ASSOCIATION,

*Janesville, Wisconsin.*

Incorporated Feb. 2, 1887.      Authorized capital, \$1,000,000

Statement December 31, 1900.

R. VALENTINE, President .....	Janesville, Wis.
JNO. G. REXFORD, Treasurer .....	Janesville, Wis.
A. P. BURNHAM, Secretary .....	Janesville, Wis.
J. M. WHITEHEAD, Attorney .....	Janesville, Wis.

## DIRECTORS.

C. E. RANOUS,	G. S. PARKER,	JAS. SHEARER,
W. G. PALMER,	R. VALENTINE,	C. D. STEVENS,
A. G. ANDERSON,	W. E. CLINTON,	JOS. S. FIFELD,
SILAS HAYNES,		J. M. KNEFF,

## RESOURCES.

Loans on mortgage security on real estate.....	\$27,400 00
Loans on stock or pass-book security .....	300 00
Real estate .....	4,750 00
Cash on hand and in bank.....	4,558 48
	<hr/>
	\$37,008 48

## LIABILITIES.

Installment stock in force .....	\$28,229 00
Fund for contingent losses .....	116 18
Surplus .....	8,663 30
	<hr/>
	\$37,008 48

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$3,995 68
Dues on installment stock .....	6,389 00
Mortgage loans repaid .....	16,900 00
Real estate sales .....	1,200 00
Rents .....	372 50
Interest .....	2,216 06
Premiums .....	333 29
 Total .....	 <u>\$31,406 53</u>

**DISBURSEMENTS.**

Loans on stock or pass-book security .....	\$300 00
Installment stock withdrawn .....	13,023 00
Matured stock retired .....	7,188 00
Interest, or profits, paid on installment stock withdrawn .....	2,160 02
Interest, or profits, paid on matured stock retired .....	3,788 00
Salaries paid .....	225 00
Taxes on association property .....	63 92
Insurance on association property .....	17 80
Other expenses .....	82 31
Cash on hand .....	4,558 48
 Total .....	 <u>\$31,406 53</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Interest .....	\$2,216 06
Premium .....	333 29
Rents .....	372 50
 Total .....	 <u>\$2,921 85</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn.....	\$2,160 02
Credited to contingent fund .....	368 93
Total expenses .....	389 03
Other items, viz.: To surplus .....	3 87
 Total .....	 <u>\$2,921 85</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	1,385
Number of shares retired and withdrawn.....	582
Present total number of shares in force .....	803
Number of shares pledged for loans .....	277

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

A. P. Burnham, secretary .....	\$225 00
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**OFFICERS BONDED.**

Jno. G. Rexford, Treasurer .....	\$20,000 00
A. P. Burnham, Secretary .....	10,000 00

**ROCK COUNTY BUILDING LOAN & SAVINGS  
ASSOCIATION,**

*Janesville, Wisconsin.*

Incorporated Aug., 1893.      Authorized capital, \$2,000,000

Statement December 31, 1900.

S. C. COBB, President .....	Janesville, Wls.
S. B. SMITH, Treasurer .....	Janesville, Wls.
H. D. MURDOCK, Secretary .....	Janesville, Wls.
CHAS. L. FIFIELD, Attorney .....	Janesville, Wls.

**DIRECTORS.**

S. C. COBB,	C. E. RANOUS,	J. S. FIFIELD,
ARCHIE REID,	F. H. KOTHMAN,	S. B. LEWIS,
C. D. CHILD,	P. J. MOUAT,	F. M. MARSLUFF,
WALTER HELMS,	JESSE INMAN,	H. D. MURDOCK.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$19,000 00
Loans on stock or pass-book security .....	1,440 00
Real estate .....	300 00
Expense account .....	57 52
Cash on hand and in bank .....	403 59
	<hr/>
	\$21,801 11

**LIABILITIES.**

Installment stock in force .....	\$18,031 88
Int. and premium .....	944 40
Profit and loss .....	2,824 83
	<hr/>
	\$21,801 11

## BUILDING AND LOAN ASSOCIATIONS.

*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$18 51
Dues on installment stock .....	2,473 30
Mortgage loans repaid .....	600 00
Interest and premiums .....	2,368 56
Total .....	<u>\$5,450 37</u>

## DISBURSEMENTS.

Installment stock withdrawn .....	\$4,825 10
Salaries paid .....	200 00
Taxes on association property .....	2 38
Other expenses .....	19 30
Cash on hand .....	403 59
Total .....	<u>\$5,450 37</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Interest and premium .....	\$1,643 04
Interest on installment stock withdrawn .....	334 56
Balance Jan. 1, 1900 .....	<u>2,345 54</u>
Total .....	\$4,323 14

## DISBURSEMENTS.

Interest or profits on installment stock withdrawn .....	\$130 37
Expenses charged .....	1,135 38
Real estate .....	232 56
Balance .....	2,824 83
Total .....	<u>\$4,323 14</u>

## RECORD OF SHARES.

	Installment.
Number of shares in force beginning of year.....	499
Number of shares retired and withdrawn.....	98
Present total number of shares in force .....	401
Number of shares pledged for loans .....	258

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

H. D. Murdock, Secretary .....	\$200 00
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## OFFICERS BONDED.

Treasurer .....	\$7,000 00
Secretary .....	5,000 00

## KAUKAUNA BUILDING &amp; LOAN ASSOCIATION,

*Kaukauna, Wisconsin.*

Incorporated July 11, 1887.      Authorized capital, \$500,000

Statement December 31, 1900.

H. B. TANNER, President .....	Kaukauna, Wis.
H. S. COOK, Treasurer .....	Kaukauna, Wis.
J. H. DELBRIDGE, Secretary .....	Kaukauna, Wis.
E. A. BAKER, Attorney .....	Kaukauna, Wis.

## DIRECTORS.

J. W. CLASPILL,	H. S. COOKE,	A. C. BOSSARD,
J. HITING,	F. KALK,	F. KOWALKE,
O. OLSON,	H. B. TANNER,	J. I. TONER.

## RESOURCES.

Loans on mortgage security on real estate .....	\$59,400 00
Loans on stock or pass-book security .....	4,100 00
Loans on other security .....	1,200 00
Real estate .....	314 43
Furniture and fixtures .....	54 45
Due for stock assessments .....	1,005 00
Interest due .....	571 60
Fines due .....	100 77
Cash on hand and in bank .....	1,127 56
<hr/>	
	\$67,873 81

## LIABILITIES.

Installment stock in force .....	\$67,491 81
Advance payments .....	382 00
<hr/>	
	\$67,873 81

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$2,243 35
Dues on installment stock .....	21,302 00
Mortgage loans repaid .....	9,800 00
Stock or pass-book loans repaid .....	500 00
Borrowed money .....	4,300 00
Advance payments on stock .....	143 00
Insurance and taxes refunded by borrowers .....	2 15
Real estate sales .....	100 00
Rents .....	33 00
Pass-book and membership fees .....	155 75
Fees other than membership .....	2 00
Interest .....	4,203 15
Premiums .....	127 00
Fines .....	148 80
Other receipts, viz.: Discounts .....	6 79
Change on books to agree with treasurer .....	4 02
	<hr/>
	\$43,071 01

**DISBURSEMENTS.**

Loans on mortgage security .....	\$19,000 00
Loans on stock or pass-book security .....	1,000 00
Installment stock withdrawn .....	4,942 00
Installment stock retired .....	9,396 00
Borrowed money repaid .....	4,300 00
Insurance paid for borrowers .....	1 00
Taxes paid for borrowers .....	46 43
Interest, or profits, paid on installment stock withdrawn .....	405 43
Interest, or profits, paid on installment stock retired .....	2,448 28
Interest paid on borrowed money .....	19 16
Salaries paid .....	270 00
Other expenses .....	115 15
Cash on hand .....	1,127 56
	<hr/>
	\$43,071 01

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$155 75
Fees, other than above .....	2 00
Interest .....	4,203 15
Premium .....	127 00
Fines .....	148 80
Rents .....	33 00
Other earnings, viz.: Discounts .....	6 79
Undivided profits Jan. 1, 1900 .....	12,701 65
	<hr/>
Total .....	\$17,378 14

**DISBURSEMENTS.**

Interest or profits on installment stock withdrawn .....	\$405 43
Interest or profits on installment stock retired .....	2,448 28
Interest paid on borrowed money .....	19 16
Total expenses .....	385 15
Undivided profits Jan. 1, 1901 .....	14,120 12
	<hr/>
Total .....	\$17,378 14

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year .....	1,622
Number of shares issued during term .....	533
Number of shares retired and withdrawn .....	317
Present total number of shares in force .....	1,838
Number of shares pledged for loans .....	647

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

J. H. Dellbridge, Secretary .....	\$240 00
H. Welfenbach .....	10 00
J. B. Dellbridge .....	10 00
O. Olson .....	5 00
F. S. Rogers .....	5 00

## OFFICERS BONDED.

President .....	\$1,500 00
Treasurer .....	5,000 00
Secretary .....	2,000 00

**FOURTH MUTUAL LOAN & BUILDING  
ASSOCIATION,**

*La Crosse, Wisconsin.*

Incorporated Aug. 3, 1889.      Authorized capital, \$5,000,000

Statement December 31, 1900.

D. S. MacARTHUR, President .....	La Crosse, Wis.
F. H. HANKERSON, Treasurer .....	La Crosse, Wis.
C. R. BENTON, Secretary .....	La Crosse, Wis.
J. E. McCONNELL, Attorney .....	La Crosse, Wis.

**DIRECTORS.**

L. H. ENGH,                    W. R. CHAPMAN,                    L. BAMBERGER,	
D. S. MacARTHUR,                C. R. BENTON,                F. S. WALKER,	
F. N. HANKERSON,                M. J. PITKIN,                E. D. FOX.	

**RESOURCES.**

Loans on mortgage security on real estate .....	\$11,123 78
Loans on stock or pass-book security .....	20 00
Due for insurance and taxes paid for borrowers.....	89 82
Interest due .....	102 26
Premiums and fees due .....	18 75
Cash on hand and in bank .....	534 82
	<hr/>
	\$11,889 43

**LIABILITIES.**

Installment stock in force .....	\$9,397 00
Fund for contingent losses .....	291 08
Dividends on installment stock .....	2,201 35
	<hr/>
	\$11,889 43

## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$510 23
Dues on installment stock .....	4,543 00
Mortgage loans repaid .....	670 71
Stock or pass-book loans repaid .....	760 00
Pass-book and membership fees .....	25 70
Interest .....	560 69
Premiums .....	159 14
Total .....	<u>\$7,229 47</u>

## DISBURSEMENTS.

Loans on mortgage security .....	\$1,750 00
Loans on stock or pass-book security .....	20 00
Installment stock withdrawn .....	4,017 50
Borrowed money repaid .....	500 00
Taxes paid for borrowers .....	89 82
Interest, or profits, paid on installment stock withdrawn .....	146 37
Interest paid on borrowed money .....	11 67
Salaries paid .....	52 69
Commissions paid .....	25 60
Other expenses .....	81 00
Cash on hand .....	534 82
Total .....	<u>\$7,229 47</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$25 70
Interest .....	560 69
Premium .....	159 14
Interest due .....	55 45
Premiums due .....	5 97
Total .....	<u>\$806 95</u>

## DISBURSEMENTS.

Interest paid on borrowed money .....	\$11 67
Credited to contingent fund .....	50 78
Total expenses .....	159 29
Dividend Dec. 31, 1900 .....	324 24
Dividend June 30, 1900 .....	260 97
Total .....	<u>\$806 95</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	721
Number of shares issued during term .....	272
Number of shares retired and withdrawn.....	21
Present total number of shares in force .....	972
Number of shares pledged for loans .....	194

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

C. R. Benton, Secretary ..... \$52 69

**OFFICERS BONDED.**

C. R. Benton, Secretary ..... \$5,000 00  
F. H. Hankerson, Treasurer ..... 5,000 00

**LA CROSSE COUNTY BUILDING LOAN & SAVINGS  
ASSOCIATION,**

*La Crosse, Wisconsin.*

Incorporated July 1, 1894.      Authorized capital, \$2,000,000

Statement December 31, 1900.

C. W. DICKINSON, President .....	La Crosse, Wis.
T. B. LAWRENCE, Treasurer .....	La Crosse, Wis.
C. S. VAN AUKEN, Secretary .....	La Crosse, Wis.
C. H. SCHWEIZER, Attorney .....	La Crosse, Wis.

**DIRECTORS.**

C. B. DICKSON,      C. W. DICKINSON,      JOHN DENGLER,	
WM. DOERFLINGER,      J. H. WILSON,      HUGO SCHICK,	
PETER NEWBURG,      F. W. ROBBINS,      M. F. HAYES,	
W. FREY,      W. F. FUNK,      W. W. WITHEE,	
JOHN A. BAYER,      C. S. VAN AUKEN,      H. E. HORNE.	

**RESOURCES.**

Loans on mortgage security on real estate .....	\$106,615 60
Loans on stock or pass-book security .....	20,570 40
U. S. bonds .....	7,000 00
Real estate .....	4,115 50
Real estate sold under land contract .....	654 35
Bills receivable .....	9,540 62
Due for insurance and taxes paid for borrowers .....	756 34
Interest due .....	91 45
Premium U. S. bonds .....	350 00
Cash on hand and in bank .....	1,677 09
	<hr/>
	\$151,371 35
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$122,503 52
Fund for contingent losses .....	917 46
Advance payments .....	118 70
Dividends credited .....	27,731 67
Undivided profits .....	100 00
	<hr/>
	\$151,371 35
	<hr/>

*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$1,587 84
Dues on installment stock .....	26,700 71
Mortgage loans repaid .....	6,300 00
Stock or pass-book loans repaid .....	7,461 30
Borrowed money .....	6,600 00
Advance payments on stock .....	224 27
Insurance and taxes refunded by borrowers .....	104 32
Real estate sales .....	1,000 00
Rents .....	187 45
Fees other than membership .....	216 65
Interest .....	9,788 41
Bills receivable .....	5,025 00
Certificates of deposit .....	5,000 00
Total .....	\$70,195 95

## DISBURSEMENTS.

Loans on mortgage security .....	\$11,475 00
Loans on stock or pass-book security .....	9,765 30
Installment stock withdrawn .....	13,444 55
Installment stock retired .....	10,655 00
Matured stock retired .....	4,651 75
Borrowed money repaid .....	6,600 00
Insurance paid for borrowers .....	104 20
Taxes paid for borrowers .....	422 81
Interest, or profits, paid on installment stock withdrawn.....	1,799 30
Interest, or profits, paid on installment stock retired.....	2,396 17
Interest, or profits, paid on matured stock retired.....	1,062 31
Interest paid on borrowed money .....	40 26
Salaries paid .....	660 00
Taxes, repairs and insurance on association property.....	213 10
Other expenses .....	240 61
Certificates of deposit .....	5,000 00
Cash on hand .....	1,677 09
Total .....	\$70,195 95

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Fees .....	\$74 55
Interest .....	4,861 85
Fines .....	60
Dividends reverted .....	380 43
Total .....	\$5,317 43

## DISBURSEMENTS.

Earnings on installment stock withdrawn .....	\$50 36
Credited to contingent fund .....	132 98
Total expenses .....	442 90
Other items, viz.: Repayment to loan fund .....	127 91
Four per cent. dividend credited.....	4,468 43
Undivided profits .....	100 00
Total .....	\$5,317 43

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year .....	5,407
Number of shares issued during term .....	115
Number of shares retired and withdrawn.....	929
Present total number of shares in force .....	4,593
Number of shares pledged for loans .....	1,067

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

T. B. Lawrence, Treasurer .....	\$50 00
C. S. Van Auken, Secretary .....	600 00

## OFFICERS BONDED.

C. W. Dickinson, President .....	\$2,000 00
F. W. Robbins, Vice-President .....	2,000 00
C. H. Schweizer, Attorney .....	2,000 00
C. S. Van Auken, Secretary .....	5,000 00
T. B. Lawrence, Treasurer .....	7,000 00

**LA CROSSE MUTUAL LOAN & BUILDING  
ASSOCIATION,**

*La Crosse, Wisconsin.*

Incorporated Jan. 30, 1882.      Authorized capital, \$500,000

Statement December 31, 1900.

JOHN PAMPERIN, President .....	La Crosse, Wis.
GEORGE SCHARPF, Treasurer .....	La Crosse, Wis.
HENRY NIEBUHR, Secretary .....	La Crosse, Wis.
GEORGE H. GORDON, Attorney .....	La Crosse, Wis.

**DIRECTORS.**

JOHN PAMPERIN,      HENRY NIEBUHR,      GEORGE SCHARPF,	
GEO. H. GORDON,      WM. TORRANCE,      N. HAERTER,	
C. KURTENACKER,      W. A. WIGGENHORN,      WM. LUEHNING,	
F. R. SCHWALBE,      A. WEHAUSEN,      A. BOSSHARD,	
W. J. HICKISCH,      A. ROEMER,      A. PETERSON.	

**RESOURCES.**

Loans on mortgage security on real estate .....	\$45,850 00
Loans on stock or pass-book security .....	1,800 00
Real estate .....	3,056 49
Furniture and fixtures .....	139 50
Due for stock assessments .....	19 50
Interest due .....	19 50
Premiums and fees due .....	11 09
Fines due .....	61
Cash on hand and in bank.....	25 85
	<hr/>
	\$50,922 54

**LIABILITIES.**

Installment stock in force .....	\$36,028 50
Borrowed money .....	600 00
Advance payments .....	7 00
Profit account .....	14,279 57
Undivided profits .....	7 47
	<hr/>
	\$50,922 54

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$46 26
Dues on installment stock .....	6,725 00
Mortgage loans repaid .....	3,100 00
Borrowed money .....	2,728 63
Advance payments on stock .....	7 00
Insurance and taxes refunded by borrowers .....	26 05
Fees, other than membership .....	6 80
Interest .....	2,815 75
Premiums .....	1,560 86
Fines .....	.27 23
Additional collection on loan repayment .....	1 69
Total .....	<u>\$17,045 27</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$9,950 00
Loans on stock or pass-book security .....	200 00
Installment stock withdrawn .....	2,941 25
Borrowed money repaid .....	2,128 63
Taxes paid for borrowers .....	26 05
Interest, or profits, paid on installment stock withdrawn .....	1,138 62
Interest paid on borrowed money .....	108 95
Salaries paid .....	417 00
Other expenses .....	108 92
Cash on hand .....	25 85
Total .....	<u>\$17,045 27</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Net profit Dec. 31, 1899 .....	\$13,158 51
Fees, other than above .....	6 80
Interest .....	2,815 75
Premium .....	1,560 86
Fines .....	.27 23
Additional collection on repayment .....	1 69
Interest, premiums and fines in arrears .....	31 20
Total .....	<u>\$17,602 04</u>

**DISBURSEMENTS.**

Interest or profit on installment stock withdrawn .....	\$1,138 62
Interest or profits on matured stock retired .....	1,482 00
Interest paid on borrowed money .....	108 95
Total expenses .....	526 92
Deferred payment in '99 .....	59 51
Net profit Dec. 31, 1900 .....	14,287 04
Total .....	<u>\$17,602 04</u>

## BUILDING AND LOAN ASSOCIATIONS.

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year.....	2,222
Number of shares issued during term .....	179
Number of shares retired and withdrawn .....	216
Present total number of shares in force .....	2,186
Number of shares pledged for loans .....	953

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

H. Niebuhr, Secretary .....	\$350 00
Geo. Scharpf, Treasurer .....	52 00
A. Wehausen, Inspecting Committee .....	5 00
F. R. Schwalbe, Inspecting Committee .....	5 00
W. J. Hickisch, Inspecting Committee .....	5 00

## OFFICERS BONDED.

Secretary .....	\$2,000 00
Treasurer .....	5,000 00
Attorney .....	1,000 00

## PROVIDENT LOAN &amp; BUILDING ASSOCIATION,

*La Crosse, Wisconsin.*

Incorporated Feb. 1, 1884.

Authorized capital, \$500,000

Statement December 31, 1900.

ADAM KRONER, President .....	La Crosse, Wis.
T. B. LAWRENCE, Treasurer .....	La Crosse, Wis.
R. CALVERT, Secretary .....	La Crosse, Wis.
MARTIN BERGH, Attorney .....	La Crosse, Wis.

## DIRECTORS.

ALFRED HARRISON,	MARTIN BERGH,	J. M. HOLLEY,
PETER VALIER,	ADAM KRONER,	LEMUEL DRAKE,
JOSEPH MILLER,	J. L. ERICKSON,	C. L. LIEN,
T. B. LAWRENCE	R. CALVERT,	PETER ANDERSON,
	J. P. BIRD.	

## RESOURCES.

Loans on mortgage security on real estate .....	\$27,150 00
Loans on stock or pass-book security .....	2,055 00
Real estate .....	11,025 00
Due for stock assessments .....	79 00
Due for insurance and taxes paid for borrowers.....	290 64
Judgments obtained .....	3,897 32
Cash on hand and in bank .....	2,664 34
	<hr/>
	\$47,161 30

## LIABILITIES.

Installment stock in force .....	\$45,412 96
Fund for contingent losses .....	1,600 00
Advance payments .....	57 50
Undivided profits .....	90 84
	<hr/>
	\$47,161 30

*Report for year ending December 31, 1900.*

## **RECEIPTS.**

Cash on hand at close of last year .....	\$2,909 76
Dues on installment stock .....	5,136 75
Mortgage loans repaid .....	1,600 00
Stock or pass-book loans repaid .....	2,175 00
Borrowed money .....	1,500 00
Insurance and taxes refunded by borrowers .....	105 64
Real estate sales .....	1,275 00
Rents .....	250 00
Pass-book and membership fees .....	7 00
Interest .....	1,835 99
Premiums .....	1,056 08
Fines .....	83 05
Special deposit .....	124 00
Received on account of judgment .....	112 00
Received for loans other than mortgage and stock.....	2,200 00
 <b>Total .....</b>	 <b>\$20,370 27</b>

## **DISBURSEMENTS.**

Loans on mortgage security .....	\$500 00
Loans on stock or pass-book security.....	1,160 06
Installment stock retired .....	8,963 00
Borrowed money repaid .....	1,500 00
Insurance paid for borrowers .....	43 60
Taxes paid for borrowers .....	317 52
Interest, or profits, paid on installment stock withdrawn.....	2,958 04
Interest paid on borrowed money .....	37 50
Salaries paid .....	414 20
Taxes on association property .....	211 07
Insurance on association property .....	45 40
Repairs on association property .....	30 21
Other expenses, inspecting, auditing, etc.....	128 70
Legal, in foreclosures .....	272 69
Loans, other mortgage and stock.....	1,000 00
Special deposit paid .....	124 00
Cash on hand .....	2,664 34
<b>Total .....</b>	<b>\$20,370 27</b>

## BUILDING AND LOAN ASSOCIATIONS.

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## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Balance last year .....	\$24 41
Pass-book and membership fees .....	7 00
Interest .....	1,835 99
Premium .....	1,056 08
Fines .....	83 05
Rents .....	205 00
Interest included in judgment .....	147 00
Premiums included in judgment .....	79 20
Fines included in judgment .....	45 19
Profit on transfer of loan .....	4 59
Total .....	<u>\$3,487 51</u>

## DISBURSEMENTS.

Profits credited to inst. stock .....	\$2,046 15
Interest paid on borrowed money .....	37 50
Improvements or repairs on real estate .....	26 53
Credited to contingent fund.....	473 42
Taxes and insurance on properties.....	241 52
Salaries .....	414 20
Inspecting, auditing, etc.....	128 70
Legal expenses .....	28 65
Balance undivided .....	90 84
Total .....	<u>\$3,487 51</u>

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year.....	2,025
Number of shares issued during term .....	70
Number of shares retired and withdrawn.....	451
Present total number of shares in force .....	1,644
Number of shares pledged for loans .....	619

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

R. Calvert, Secretary .....	\$363 35
T. B. Lawrence, Treasurer .....	50 85
L. Drake, Inspection Committee .....	3 00
C. Anderson, Inspection Committee .....	36 00
A. Kroner, Inspection Committee .....	13 00
P. Valier, Inspection Committee .....	2 00
E. S. Case, Audit Committee .....	3 00
Emil Kriebel, Audit Committee .....	3 00
J. Rehfus, Audit Committee .....	3 00

## OFFICERS BONDED.

R. Calvert, Secretary .....	\$1,000 00
T. B. Lawrence, Treasurer .....	5,000 00

## HOME SAVINGS AND LOAN ASSOCIATION,

*Madison, Wisconsin.*

Incorporated Sept. 11, 1895. Authorized capital, \$1,000,000

Statement December 31, 1900.

WM. R. BAGLEY, President.....	Madison, Wis.
R. R. KROPF, Treasurer.....	Madison, Wis.
A. C. MILLS, Secretary .....	Madison, Wis.
JONES & STEVENS, Attorneys .....	Madison, Wis.

## DIRECTORS.

W. R. BAGLEY,	G. J. CORSCOT,	A. C. MILLS,
A. D. FREDERICKSON,	J. W. CURRAN,	JOEL BOLEY,
S. P. RUNDELL,	F. W. HOYT,	W. L. DOWLING.

## RESOURCES.

Loans on mortgage security on real estate.....	\$81,950 00
Loans on stock or pass-book security .....	2,110 00
Cash on hand and in bank .....	424 63
	<hr/>
	\$84,484 63
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## LIABILITIES.

Installment stock in force .....	\$68,429 75
Fund for contingent losses .....	776 31
Undivided profits .....	15,278 57
	<hr/>
	\$84,484 63
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year.....	\$957 83
Dues on installment stock .....	19,919 25
Mortgage loans repaid .....	14,000 00
Stock or pass-book loans repaid .....	475 00
Interest .....	4,367 82
Premiums .....	1,513 62
Fines .....	10 64
Other receipts, viz.: Interest on C. D. ....	45 05
Total .....	<u>\$41,289 21</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$32,550 00
Loans on stock or pass-book security.....	2,200 00
Installment stock withdrawn .....	5,529 50
Interest, or profits, paid on installment stock withdrawn.....	585 08
Cash on hand .....	424 63
Total .....	<u>\$41,289 21</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Interest .....	\$4,367 82
Premium .....	1,513 62
Fines .....	10 64
Interest on C. D. ....	45 05
Total .....	<u>\$5,937 13</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn.....	\$585 08
Credited to contingent fund .....	318 85
Undivided profits .....	5,033 20
Total .....	<u>\$5,937 13</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	3,264
Number of shares issued during term .....	522
Number of shares retired and withdrawn.....	400
Present total number of shares in force .....	3,386
Number of shares pledged for loans .....	944

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Every member pays 3 cents per share per month, which pays entire expense of association.

**OFFICERS BONDED.**

Treasurer .....	\$10,000 00
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**NORTHWESTERN BUILDING AND LOAN  
ASSOCIATION,**

*Madison, Wisconsin.*

**Incorporated Feb., 1889.      Authorized capital, \$5,000,000**

**Statement December 31, 1900.**

J. W. HUDSON, President.....	Madison, Wis.
A. H. HOLLISTER, Treasurer .....	Madison, Wis.
CHAS. N. BROWN, Secretary .....	Madison, Wis.
CHAS. N. BROWN, Attorney .....	Madison, Wis.

**DIRECTORS.**

JOHN W. HUDSON, FRED W. ARTHUR, CHARLES N. BROWN,	
ALBERT H. HOLLISTER, J. B. PARKINSON, JOHN HESS,	
JOHN M. CLIFFORD, R. F. TAYLOR, JOHN T. KING.	

**RESOURCES.**

Loans on mortgage security on real estate.....	\$148,874 60
Loans on stock or pass-book security .....	920 00
Real estate .....	4,663 65
Cash on hand and in bank .....	2,027 40
<hr/>	
	\$156,485 65
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**LIABILITIES.**

Installment stock in force .....	\$119,626 36
Full paid stock in force .....	15,585 00
Fund for contingent losses .....	744 59
Borrowed money .....	20,000 00
Surplus undivided .....	529 70
<hr/>	
	\$156,485 65
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*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$721 00
Dues on installment stock .....	27,839 25
Full paid stock .....	17,300 00
Mortgage loans repaid and stock or pass-book loans repaid.....	33,453 98
Borrowed money .....	37,200 00
Real estate sales .....	2,581 51
Rents .....	901 92
Pass-book and membership fees .....	595 50
Fees, other than membership .....	4,690 80
Interest .....	7,717 35
Premiums .....	4,594 29
Fines .....	88 30
 Total .....	 <hr/>
	\$137,683 70

**DISBURSEMENTS.**

Loans on mortgage security .....	\$55,300 00
Loans on stock or pass-book security .....	1,566 00
Installment stock withdrawn .....	21,294 33
Full paid stock withdrawn, or retired .....	17,906 04
Matured stock retired .....	16,100 00
Borrowed money repaid .....	17,200 00
Interest, or profits, paid on full paid stock.....	467 14
Interest paid on borrowed money.....	272 18
Salaries paid .....	3,190 00
Taxes, repairs and insurance on association property (foreclosure)....	949 55
Commissions paid.....	77 00
Other expenses .....	1,334 06
Cash on hand .....	2,027 40
 Total .....	 <hr/>
	\$137,683 70

## BUILDING AND LOAN ASSOCIATIONS.

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## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$595 50
Fees, other than above .....	4,690 80
Interest .....	7,717 35
Premium .....	4,594 29
Fines .....	88 30
Gain on withdrawals .....	288 74
Deducted from full paid stock.....	46 25
<b>Total .....</b>	<b>\$18,021 23</b>

## DISBURSEMENTS.

Interest or profits on inst. stock withdrawn.....	\$239 70
Interest on paid up stock .....	135 94
Interest paid on borrowed money .....	272 18
Interest erroneously credited on principal.....	184 51
Credited to contingent fund .....	587 10
Total expenses .....	4,601 06
Other items, viz.: Credited to members .....	10,798 71
Credited in 1899 in excess of profits .....	672 33
Profits undivided .....	529 70
<b></b>	<b>\$18,021 23</b>

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year .....	4,267
Number of shares issued during term .....	857
Number of shares retired and withdrawn.....	777
Present total number of shares in force .....	4,347
Number of shares pledged for loans .....	1,822

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

Charles N. Brown, Secretary .....	\$1,400 00
L. W. Starbird, General Manager .....	1,250 00
Directors, each .....	60 00

## OFFICERS BONDED.

Secretary .....	\$5,000 00
Treasurer .....	10,000 00

## PROVIDENT LOAN &amp; BUILDING ASSOCIATION,

*Madison, Wisconsin.*

Incorporated Nov. 1, 1885.

Authorized capital, \$500,000.

Statement December 31, 1900.

J. W. VANCE, President .....	Madison, Wis.
M. C. CLARKE, Treasurer .....	Madison, Wis.
A. T. WEBB, Secretary .....	Madison, Wis.
C. E. BUELL, Attorney .....	Madison, Wis.

## DIRECTORS.

J. W. VANCE,	JOHN CORSCOT,	M. C. CLARKE,
C. E. BUELL,	H. B. McGOWAN,	F. M. WOOTTON,
DAVID H. WRIGHT,	W. A. HENRY,	E. B. STEENSLAND,
J. C. PROCTOR,	F. W. CANTWELL,	A. T. WEBB.

## RESOURCES.

Loans on mortgage security on real estate .....	\$66,901 17
Loans on stock or pass-book security .....	7,104 55
Due for stock assessments .....	369 00
Due for insurance and taxes paid for borrowers.....	7 50
Cash on hand and in bank .....	226 50
	<hr/>
	\$74,608 72

## LIABILITIES.

Installment stock in force .....	\$68,587 29
Fund for contingent losses .....	790 79
Borrowed money .....	5,000 00
Advance payments .....	227 00
Undivided profits .....	3 64
	<hr/>
	\$74,608 72

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year.....	\$3,651 21
Dues on installment stock .....	13,351 15
Mortgage loans repaid .....	11,511 99
Stock or pass-book loans repaid .....	1,305 00
Borrowed money .....	5,000 00
Pass-book and membership fees .....	39 75
Interest .....	3,564 39
Premiums .....	290 25
Certificates of deposit .....	6,000 00
 Total .....	 <u>\$44,713 74</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$29,984 31
Loans on stock or pass-book security .....	5,401 45
Installment stock withdrawn .....	3,551 42
Matured stock retired .....	816 60
Insurance paid for borrowers .....	4 00
Salaries paid .....	652 00
Commissions paid .....	3 25
Other expenses .....	72 71
Certificates of deposit .....	4,000 00
Interest refunded .....	75
Satisfaction mortgage .....	75
Cash on hand .....	226 50
 Total .....	 <u>\$44,713 74</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Pass-book and membership fees .....	\$39 95
Interest .....	3,590 74
Premium .....	290 05
Profits on withdrawals .....	164 34
 Total .....	 <u>\$4,085 08</u>

**DISBURSEMENTS.**

Interest or profits on matured stock retired .....	\$97 60
Credited to contingent fund .....	192 70
Total expenses .....	724 71
Other items, viz.: Com. paid .....	3 25
Interest and premium refunded .....	8 45
Surplus credited members .....	3,054 73
Balance undivided .....	3 64
 Total .....	 <u>\$4,085 08</u>

## BUILDING AND LOAN ASSOCIATIONS.

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year.....	1,094
Number of shares issued during term .....	225
Number of shares retired and withdrawn.....	182
Present total number of shares in force .....	1,137
Number of shares pledged for loans.....	223

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

A. T. WEBB, Secretary .....	\$600 00
M. C. Clarke, Treasurer .....	52 00

## OFFICERS BONDED.

M. C. Clarke, Treasurer .....	\$5,000 00
A. T. Webb, Secretary .....	3,000 00

## MANITOWOC BUILDING AND LOAN ASSOCIATION,

*Manitowoc, Wisconsin.*

Incorporated April, 1890.

Authorized capital, \$500,000

Statement December 31, 1900.

EMIL BAENSCH, President .....	Manitowoc, Wis.
H. MULHOLLAND, Treasurer .....	Manitowoc, Wis.
OSCAR A. ALTER, Secretary .....	Manitowoc, Wis.
JOHN CHLOUPEK, Attorney .....	Manitowoc, Wis.

## DIRECTORS.

EMIL BAENSCH,	JOHN CHLOUPEK,	E. G. NASH,
A. GUTTMAN,	J. G. LEHMKUHL,	C. MADSON,
JOHN KELLNER,	H. L. MARKHAM,	J. H. NIENABER.

## RESOURCES.

Loans on mortgage security on real estate.....	\$53,900 00
Stationery and supplies .....	26 21
	<hr/>
	\$53,926 21

## LIABILITIES.

Installment stock in force.....	\$52,720 40
Fund for contingent losses .....	627 81
Borrowed money .....	578 00
	<hr/>
	\$53,926 21

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$783 23
Dues on installment stock .....	9,162 00
Mortgage loans repaid .....	15,600 00
Stock or pass-book loans repaid .....	1,300 00
Borrowed money .....	578 00
Pass-book and membership fees .....	45 00
Interest .....	3,141 00
Fines .....	36 35
Total .....	<u>\$30,645 58</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$17,100 00
Loans on stock or pass-book security .....	600 00
Installment stock withdrawn .....	6,569 55
Installment stock retired .....	5,856 59
Interest, or profits, paid on installment stock retired.....	184 38
Salaries paid .....	247 65
Other expenses .....	16 25
From contingent fund .....	71 16
Total .....	<u>\$30,645 58</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$45 00
Interest .....	3,141 00
Fines .....	36 35
Other earnings, viz.: On withdrawals .....	49 06
Total .....	<u>\$3,271 41</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock retired.....	\$173 40
Credited to contingent fund.....	147 15
Total expenses .....	263 95
Dividends over surplus reported last year.....	393 45
Surplus .....	2,293 46
Total .....	<u>\$3,271 41</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	1,585
Number of shares issued during term .....	126
Number of shares retired and withdrawn.....	225
Present total number of shares in force.....	1,486
Number of shares pledged for loans.....	539

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Oscar A. Alter, Secretary ..... \$247 65

**OFFICERS BONDED.**

Secretary .....	\$3,000 00
Treasurer .....	5,000 00

## HOME SAVINGS AND LOAN ASSOCIATION,

*Marinette, Wisconsin.*

Incorporated Oct. 1, 1895.      Authorized capital, \$5,000,000

Statement December 31, 1900.

L. K. MacNEILL, President .....	Marinette, Wis.
D. W. JOHN, Secretary .....	Marinette, Wis.
H. T. SCUDDER, Attorney .....	Marinette, Wis.

## DIRECTORS.

D. W. JOHN,	J. J. ANDREW,	C. W. LUNSTROM,
M. W. BROUGHTON,	E. E. NOTT,	L. K. MacNEILL,
J. A. LINDEM,	A. A. NYCKLING,	JOHN SANDBERG.

## RESOURCES.

Loans on mortgage security on real estate .....	\$7,892 01
Furniture and fixtures .....	507 44
Cash on hand and in bank .....	1,318 46
	<hr/>
	\$9,717 91

## LIABILITIES.

Installment stock in force .....	\$2,569 34
Full paid stock in force .....	4,243 50
Fund for contingent losses .....	93 00
Incomplete loans .....	2,550 00
Undivided profits .....	262 07
	<hr/>
	\$9,717 91

## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$919 83
Dues on installment stock .....	14 50
Mortgage loans repaid .....	4,529 08
Interest .....	389 65
Premiums .....	10 92
Total .....	<u>\$5,863 98</u>

## DISBURSEMENTS.

Installment stock retired .....	\$2,144 44
Full paid stock withdrawn or retired .....	1,750 00
Interest, or profits, paid on installment stock .....	116 62
Interest, or profits, paid on full paid stock .....	414 46
Other items, viz.:	
Rent .....	120 00
Cash on hand .....	1,318 46
Total .....	<u>\$5,863 98</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Undivided profits Jan. 1, 1900 .....	\$215 63
Interest .....	616 65
Premium .....	41 08
Other earnings, viz.: .....	9 68
Total .....	<u>\$883 04</u>

## DISBURSEMENTS.

Interest or profits on installment stock withdrawn.....	\$158 26
Interest or profits on F. P. stock, withdrawn or retired.....	342 71
Other items, viz.:	
Rent .....	120 00
Undivided profits .....	262 07
Total .....	<u>\$883 04</u>

**BUILDING AND LOAN ASSOCIATIONS.****RECORD OF SHARES.**

	Installment.	Full paid.
Number of shares in force at beginning of year .....	294	59
Number of shares retired and withdrawn.....	109	18
Present total number of shares in force .....	185	41
Number of shares pledged for loans .....	79	

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

D. W. John, Secretary ..... 1 per cent. of loans

**OFFICERS BONDED.**

D. W. John ..... \$5,000 00

**AMERICAN MUTUAL BUILDING & LOAN  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

Incorporated Jan. 13, 1893.      Authorized capital, \$5,000,000

Statement December 31, 1900.

MORRIS MILLER, President .....	Milwaukee, Wis.
JOHN E. DE WOLF, Treasurer .....	Milwaukee, Wis.
SAMUEL S. WEIL, Secretary .....	Milwaukee, Wis.
LEOPOLD HAMMEL, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

MORRIS MILLER,      BERNHARD BRACHMAN,      SAMUEL S. WEIL,
JOHN E. DE WOLF,    LEOPOLD HAMMEL,            HUGO LOWENBACH,
A. W. CUTTING,       A. L. SALTZSTEIN,          JAMES TOOMBS.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$4,914 60
Loans on stock or pass-book security .....	1,586 00
Stationery and supplies .....	85 00
Pass books .....	4 68
Balance due on real estate sold .....	4,900 93
Cash on hand and in bank .....	2,694 92
<hr/>	
	\$14,186 13

**LIABILITIES.**

Installment stock in force .....	\$11,838 60
Fund for contingent losses .....	102 19
Deposits .....	1,200 00
Advance payments .....	108 50
Dividends .....	898 71
Undivided profits, surplus.....	38 13
<hr/>	
	\$14,186 13

## BUILDING AND LOAN ASSOCIATIONS.

*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$3,543 06
Dues on installment stock .....	5,919 40
Mortgage loans repaid .....	3,351 90
Stock or pass-book loans repaid .....	1,440 00
Advance payments on stock .....	108 50
Real estate sales .....	452 74
Pass-book and membership fees .....	69 75
Fees, other than membership .....	4 00
Interest .....	501 88
Fines .....	25
Deposits .....	575 00
Total .....	\$15,966 46

## DISBURSEMENTS.

Loans on mortgage security .....	\$6,200 00
Loans on stock or pass-book security .....	1,605 00
Installment stock withdrawn .....	3,518 15
Matured stock retired .....	934 50
Interest, or profits, paid on installment stock withdrawn .....	219 30
Interest, or profits, paid on matured stock retired .....	347 91
Salaries paid .....	324 00
Other expenses .....	63 25
Interest paid on deposits and on advance payments .....	59 43
Cash on hand .....	2,694 92
Total .....	\$15,966 46

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$67 65
Fees, other than above .....	4 00
Interest .....	665 17
Fines .....	25
Total .....	\$737 07

## DISBURSEMENTS.

Interest or profits on matured stock retired .....	\$9 93
Credited to contingent fund .....	17 25
Total expenses .....	392 25
Other items, viz.: Surplus .....	26 50
Profits on installment stock in force.....	275 52
Profits on matured stock in force .....	15 62
Total .....	\$737 07

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	1,102
Number of shares issued during term .....	388
Number of shares retired and withdrawn .....	419
Present total number of shares in force .....	1,071
Number of shares pledged for loans .....	173

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Samuel S. Well, Secretary .....	\$324 00
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**OFFICERS BONDED.**

Secretary .....	\$2,000 00
Treasurer .....	5,000 00
President .....	500 00
Vice President .....	500 00

**CITIZENS MUTUAL LOAN & BUILDING  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

Incorporated Sept. 12, 1892.      Authorized capital, \$850,000

**Statement December 31, 1900.**

THOS. J. PERELES, President .....	Milwaukee, Wis.
E. H. WILLIAMS, Treasurer .....	Milwaukee, Wis.
FRANK ARMITAGE, Secretary .....	Milwaukee, Wis.
NATH. PERELES & SONS, Attorneys.....	Milwaukee, Wis.

**DIRECTORS.**

H. J. MABBETT,	W. E. DODDS,	WM. F. SELL,
JAMES LEEDOM,	ROBT. BRADFORD,	M. M. VEEDER,
A. S. CLARK,	THOS. CONNELL,	F. C. ROGERS.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$141,917 74
Furniture and fixtures .....	80 00
Due for stock assessments .....	658 00
Interest due .....	837 18
Fines due .....	10 60
Cash on hand and in bank .....	1,213 44
	<hr/>
	\$144,716 86
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$89,833 00
Fund for contingent losses .....	490 24
Borrowed money .....	15,617 47
Advance interest .....	25 50
Undivided profits .....	38,750 65
	<hr/>
	\$144,716 86
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$522 54
Dues on installment stock .....	34,346 00
Mortgage loans repaid .....	9,520 00
Borrowed money .....	48,117 47
Pass-book and membership fees .....	77 00
Fees, other than membership .....	1 50
Interest .....	17,962 15
Premiums .....	466 40
Fines .....	84 45
Rebate on cancelled checks .....	18 10
Profit and loss .....	110 29
<b>Total</b> .....	<b>\$111,225 90</b>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$28,700 78
Installment stock withdrawn .....	32,087 00
Borrowed money repaid .....	40,668 44
Interest, or profits, paid on installment stock withdrawn .....	5,863 93
Interest paid on borrowed money .....	776 91
Salaries paid .....	999 98
Other expenses .....	915 42
Cash on hand .....	1,213 44
<b>Total</b> .....	<b>\$111,225 90</b>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$843 00
Fees, other than above .....	149 95
Interest .....	66,439 28
Premium .....	3,222 61
Fines .....	417 39
Other earnings, viz.:	
Interest due .....	837 18
Fines .....	10 50
Furniture, etc. ....	80 00
<b>Total</b> .....	<b>\$71,999 91</b>

**DISBURSEMENTS.**

Interest or profits on installment stock withdrawn .....	\$20,361 63
Interest paid on borrowed money .....	3,867 08
Credited to contingent fund .....	490 24
Total expenses .....	8,504 81
Other items, viz.:	
Adv. interest .....	25 50
Undivided profits .....	38,750 65
<b>Total</b> .....	<b>\$71,999 91</b>

**BUILDING AND LOAN ASSOCIATIONS.****RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	2,849
Number of shares issued during term.....	796
Number of shares retired and withdrawn .....	1,201
Present total number of shares in force .....	2,444
Number of shares pledged for loans .....	835

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Frank Armitage, Secretary ..... \$1,000 00  
Directors paid 50c each per meeting for attendance and fined 75c  
for absence.

**OFFICERS BONDED.**

Secretary ..... \$10,000 00

FIRST BOHEMIAN NATIONAL LOAN & BUILDING  
ASSOCIATION,

*Milwaukee, Wisconsin.*

Incorporated Oct. 28, 1885.      Authorized capital, \$600,000

Statement December 31, 1900.

JOS. SCHNEIBERG, President .....	Milwaukee, Wis.
ADOLPH KAKAC, Treasurer .....	Milwaukee Wis.
CHARLES JIRAU, Secretary .....	Milwaukee, Wis.
JOHN J. VEACH, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

JOS. SCHNEIBERG,      JOS. DROBNIK,      ANT. DECKERT,	
ANTON LOYDA,      JOS. SATRAN,      FRANK LIBRA,	
CHAS. JIRAU,      V. POCEDNIK,      JOS. KLOUCH,	
JOS. JUNEK,      LOUIS DENSKY,      ROF. JANOSCHKA,	
JOS. BUDIN,      JOHN HEDLICKS,      MATH. KUBIS,	
ADOLPH KAKAC,      ANT. MONDRY,      JOHN KNAPP.	

**RESOURCES.**

Loans on mortgage security on real estate and loans on stock or pass-book security .....	\$199,091 00
Loans on other security, series deposit .....	7,200 00
Due for stock assessments .....	2,188 53
Cash on hand and in bank.....	2,865 58
	<hr/>
	\$211,345 11

**LIABILITIES.**

Installment stock in force .....	\$155,511 50
Deposits, with series .....	7,200 00
Advance payments .....	292 30
Undivided profits .....	48,341 31
	<hr/>
	\$211,345 11

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$3,225 34
Dues on installment stock .....	35,454 62
Series deposit .....	38,000 00
Mortgage loans repaid, stock or pass-book loans repaid.....	18,253 00
Pass-book and membership fees .....	592 70
Fees, other than membership .....	70 12
Interest .....	10,026 64
Premiums .....	566 91
Fines .....	798 06
Other receipts, viz.: Series expense account .....	666 55
<b>Total .....</b>	<b>\$107,653 94</b>

**DISBURSEMENTS.**

Loans on mortgage security, loans on stock or pass-book security..	\$48,847 00
Installment stock withdrawn .....	13,910 08
Interest, or profits, paid on installment stock withdrawn.....	1,925 45
Interest paid on borrowed money, to series .....	543 68
Salaries paid .....	693 00
Other expenses .....	202 60
Other items, viz.:	
Series, expense account .....	666 55
Series deposits .....	38,000 00
Cash on hand .....	2,865 58
<b>Total .....</b>	<b>\$107,653 94</b>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$592 70
Fees, other than above .....	70 12
Interest .....	10,026 64
Premium .....	566 91
Fines .....	798 06
<b>Total .....</b>	<b>\$12,054 43</b>

**DISBURSEMENTS.**

Interest or profits on installment stock withdrawn .....	\$1,925 45
Interest paid on borrowed money .....	543 68
Total expenses .....	895 60
Other items, viz.: Profit .....	8,689 70
<b>Total .....</b>	<b>\$12,054 43</b>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	2,883
Number of shares issued during term .....	55
Number of shares retired and withdrawn.....	300
Present total number of shares in force .....	2,638
Number of shares pledged for loans .....	1,685

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

President, per year .....	\$25 00
First secretary, per year .....	400 00
Treasurer, per year .....	60 00
Second Secretary, per week .....	1 50
Third Secretary, per year .....	20 00
Three Trustees, each, per year .....	12 00
Three Auditing Committee, each, per year .....	5 00
Three appraisers, each, per year .....	8 00
Three substitutes, each, per year .....	3 00

**OFFICERS BONDED.**

President .....	\$300 00
First Secretary .....	1,000 00
Second Secretary .....	500 00
Treasurer .....	1,500 00
Trustees, each .....	350 00

**MILWAUKEE MUTUAL LOAN & BUILDING  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

Incorporated April 5, 1893.      Authorized capital, \$5,000,000

Statement December 31, 1900.

RICHARD BURKE, President .....	Milwaukee, Wis.
CHAS. A. GRAF, Treasurer .....	Milwaukee, Wis.
JOHN J. MAHER, Secretary .....	Milwaukee, Wis.
E. H. BOTTUM, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

RICHARD BURKE, HENRY M. OBERNDORFER, JAMES G. FLANDERS,	
PATRICK DONNELLY, FLORIAN J. RIES, CHAS. A. GRAF,	
WM. J. DEVER, JOHN H. FRIAR.	

**RESOURCES.**

Loans on mortgage security on real estate .....	\$94,350 00
Loans on stock or pass-book security .....	1,675 00
Furniture and fixtures .....	17 72
Stationery and supplies .....	76 32
Due for insurance and taxes paid for borrowers .....	176 60
Cash on hand and in bank .....	3,298 18
	<hr/>
	\$99,593 82

**LIABILITIES.**

Installment stock in force .....	\$41,945 36
Full paid stock in force .....	48,900 00
Fund for contingent losses .....	708 54
Incomplete loans .....	1,809 55
Dividends or profits on installment stock .....	5,676 50
Mil. Mut. L. & B. Society account pro rata proportion salary, rent and other expenses .....	187 80
Attorney fees .....	35 00
Undivided profits .....	331 07
	<hr/>
	\$99,593 82

*Report for year ending December 31, 1900.***RECEIPTS.**

Dues on installment stock .....	\$26,678 06
Full paid stock .....	14,700 00
Mortgage loans repaid .....	4,929 07
Stock or pass-book loans repaid .....	1,625 00
Borrowed money .....	3,000 00
Insurance and taxes refunded by borrowers .....	96 15
Pass-book .....	14 00
Interest .....	71 24
Total .....	<u>\$51,112 52</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$17,545 74
Loans on stock or pass-book security .....	2,160 00
Installment stock withdrawn .....	12,053 12
Full paid stock withdrawn, or retired .....	7,400 00
Borrowed money repaid .....	3,000 00
Insurance paid for borrowers .....	80 80
Taxes paid for borrowers .....	29 78
Interest, or profits, paid on installment stock withdrawn.....	918 89
Interest, or profits, paid on full paid stock .....	2,127 54
Interest paid on borrowed money .....	45 67
Attorney fees .....	45 00
Profit and loss account .....	1 45
Other expenses .....	75 50
Other items, viz.:	
Milwaukee Mutual Loan & Building Society account pro rata proportion salary, rent and miscellaneous expenses.....	2,063 06
Cash due bank Dec. 31, 1899 .....	267 79
Cash on hand .....	<u>3,298 18</u>
Total .....	<u>\$51,112 52</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Pass-book .....	\$7 99
Interest .....	6,125 43
Fines .....	91 24
Other earnings, viz.:	
Commissions .....	49 50
Dividends refunded .....	1 57
Bal. Jan. 1, 1900 .....	68 03
Total .....	<u>\$6,343 76</u>

**DISBURSEMENTS.**

Interest or profits on installment stock withdrawn .....	\$2,212 30
Interest or profits on F. P. stock .....	2,412 42
Credited to contingent fund .....	129 00
Total expenses .....	1,258 97
Other items, viz.: Balance Dec. 31, 1900 .....	331 07
Total .....	<u>\$6,343 76</u>

J. G. R.

**RECORD OF SHARES.**

	Installment.	Full paid.
Number of shares in force at beginning of year .....	1,857	385
Number of shares issued during term.....	828	189
Number of shares retired and withdrawn.....	601 $\frac{1}{2}$	75
Present total number of shares in force .....	2,083 $\frac{1}{2}$	489
Number of shares pledged for loans, 943%.		

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

John J. Maher, Secretary .....	\$750 00
Directors, for attendance at each monthly meeting .....	1 09

**OFFICERS BONDED.**

John J. Maher, Secretary .....	\$5,000 00
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347000

**MILWAUKEE MUTUAL LOAN & BUILDING SOCIETY,***Milwaukee, Wisconsin.*

Incorporated April 9, 1884.      Authorized capital, \$5,000,000

Statement December 31, 1900.

RICHARD BURKE, President .....	Milwaukee, Wis.
CHAS. A. GRAF, Treasurer .....	Milwaukee, Wis.
JOHN J. MAHER, Secretary .....	Milwaukee, Wis.
E. H. BOTTEUM, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

RICHARD BURKE (Ex-Officio),	H. M. OBERNDORFER (Ex-Officio),
P. DONNELLY, JAS. G. FLANDERS, M. N. LANDO, WM. J. DEVER,	
F. J. RIES, JOHN H. FRIAR, CHAS. A. GRAF.	

**RESOURCES.**

Loans on mortgage security on real estate .....	\$25,500 00
Real estate .....	2,424 38
Due for insurance and taxes paid for borrowers .....	189 69
Interest due .....	329 88
Fines due .....	26 48
Real estate sold, bal. due .....	2,325 00
Balance due account 9th series .....	446 85
M. M. L. & B. Assn., account pro rata proportion salary, rent and miscellaneous expenses .....	88 99
Cash on hand and in bank .....	<u>817 48</u>
	<u>\$32,148 75</u>

**LIABILITIES.**

Installment stock in force .....	\$16,961 89
Fund for contingent losses .....	4,163 74
Unearned premiums .....	1,306 17
Undivided profits .....	9,716 95
	<u>\$32,148 75</u>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$1,416 54
Dues on installment stock .....	5,207 00
Mortgage loans repaid .....	32,900 00
Insurance and taxes refunded by borrowers .....	93 94
Real estate sales .....	650 00
Interest .....	4,123 49
Fines .....	105 80
Other receipts, viz.:	
M. M. L. & B. Assn., account pro rata proportion salary, rent and miscellaneous expenses .....	2,063 06
Furniture .....	33 00
Profit and loss .....	21 50
Total .....	<u>\$46,614 33</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$21 85
Installment stock retired .....	24,216 00
Real estate repairs, improvements, etc. ....	435 86
Insurance paid for borrowers .....	21 60
Interest, or profits, paid on installment stock retired .....	17,848 64
Salaries paid .....	1,370 00
Other expenses .....	712 29
Other items, viz.:	
Contingent fund .....	53 60
Premiums refunded .....	593 91
Furniture .....	76 25
9th series balance .....	446 85
Cash on hand .....	817 48
Total .....	<u>\$46,614 33</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Interest .....	\$3,270 44
Premium .....	1,304 73
Fines .....	38 01
Other earnings, viz.:	
M. M. L. & B. Assn., account pro rata proportion salary, rent and miscellaneous expenses .....	631 84
Bal. Jan. 1, 1900 .....	24,046 31
Total .....	<u>\$29,291 33</u>

**DISBURSEMENTS.**

Interest or profits on installment stock retired .....	\$17,848 64
Total expenses .....	1,725 74
Other items, viz.: Bal. Dec. 31, 1900 .....	9,716 95
Total .....	<u>\$29,291 33</u>

**BUILDING AND LOAN ASSOCIATIONS.**

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**RECORD OF SHARES.**

	Installment,
Number of shares in force at beginning of year .....	556
Number of shares retired and withdrawn .....	297½
Present total number of shares in force .....	258½
Number of shares pledged for loans .....	127½

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

J. J. Maher, Secretary .....	\$620 00
Directors, for attendance at each monthly meeting .....	91

**OFFICERS BONDED.**

John J. Maher, Secretary .....	\$5,000 00
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**MODEL BUILDING-LOAN & INVESTMENT  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

Incorporated June 1, 1896. Authorized capital, \$5,000,000

Statement December 31, 1900.

JAMES M. FOX, President .....	Milwaukee, Wis.
J. W. P. LOMBARD, Treasurer .....	Milwaukee, Wis.
J. A. GOSS, Secretary .....	Milwaukee, Wis.
E. H. BOTTUM, Attorney.....	Milwaukee, Wis.

**DIRECTORS.**

JAMES M. FOX,                   GEO. H. WRIGHT,                   J. W. P. LOMBARD,
J. E. FRIEND,                   L. R. BUNDE,                   W. H. SIMPSON,
D. C. GREEN,                   CHARLES QUARLES,               W. M. PATTON,
JOHNSON OGDEN,                P. H. MADLER,                   CHAS. T. HIBBARD.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$119,000 00
Loans on stock or pass-book security .....	10,687 00
Loans on other security .....	1,250 00
Real estate .....	6,532 41
Furniture and fixtures .....	85 00
Stationery and supplies .....	175 00
Due for stock assessments .....	4,315 07
Due for insurance and taxes paid for borrowers.....	245 49
Cash on hand and in bank .....	1,777 07
	<hr/>
	\$144,067 04

**LIABILITIES.**

Installment stock in force .....	\$108,530 40
for contingent losses .....	100 00
Complete loans .....	18,349 50
Advance payments .....	327 10
Dividend account .....	16,061 24
Undivided profits .....	698 80
	<hr/>
	\$144,067 04

## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$4,843 31
Dues on installment stock .....	38,221 75
Mortgage loans repaid .....	37,000 00
Stock or pass-book loans repaid .....	15,611 00
Borrowed money .....	7,900 00
Insurance and taxes refunded by borrowers .....	90 85
Real estate sales .....	1,800 00
Fees, other than membership .....	18 75
Interest, premiums .....	10,839 11
Fines .....	1,682 79
Total .....	<u>\$117,907 56</u>

## DISBURSEMENTS.

Loans on mortgage security .....	\$40,384 25
Loans on stock or pass-book security .....	17,690 00
Installment stock withdrawn and retired .....	33,502 05
Full paid stock withdrawn, or retired .....	5,100 00
Borrowed money repaid .....	7,900 00
Real estate acquired .....	3,177 55
Taxes paid for borrowers .....	254 76
Interest, or profits, paid on installment stock withdrawn, and on installment stock retired .....	4,098 41
Interest, or profits, paid on full paid stock withdrawn or retired...	255 00
Interest paid on borrowed money .....	222 63
Salaries paid .....	1,375 00
Other expenses .....	956 55
Delinquents increased .....	1,314 29
Cash on hand .....	1,777 07
Total .....	<u>\$117,907 56</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Fees .....	\$18 75
Interest and premium .....	10,839 11
Fines .....	1,682 79
Balance dividends from 1899.....	106 25
Balance contingent fund from 1899.....	490 48
Balance earnings account from 1899.....	186 24
Total .....	<u>\$13,323 62</u>

## DISBURSEMENTS.

Interest or profits on inst. stock withdrawn .....	\$4,098 41
Interest or profits on inst. stock retired .....	255 00
Interest paid on borrowed money .....	222 63
Credited to contingent fund .....	100 00
Total expenses .....	2,801 55
Undivided earnings .....	698 80
Dividend account unpaid .....	5,147 23
Total .....	<u>\$13,323 62</u>

## BUILDING AND LOAN ASSOCIATIONS.

## RECORD OF SHARES.

	Installment.	Full paid.
Number of shares in force at beginning of year .....	6,865	51
Number of shares issued during term .....	831	..
Number of shares retired and withdrawn .....	2,142	51
Present total number of shares in force .....	5,554	..
Number of shares pledged for loans.....	1,601½	..

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

C. M. Farnum, Secretary .....	\$1,200 00
W. W. Dexter, office help .....	300 00

## OFFICERS BONDED.

J. M. Fox, President .....	\$2,000 00
C. F. Hibbard, Vice President .....	2,000 00
J. W. P. Lombard, Treasurer .....	7,500 00
C. M. Farnum, Secretary .....	7,500 00

**MUTUAL BUILDING AND LOAN ASSOCIATION,***Milwaukee, Wisconsin.*

Incorporated June 27, 1892.      Authorized capital, \$500,000

Statement December 31, 1900.

W. A. BOOTH, President .....	Milwaukee, Wis.
FRANCIS J. RICKERT, Treasurer .....	Milwaukee, Wis.
FRANCIS J. RICKERT, Secretary .....	Milwaukee, Wis.
MAX W. NOHL, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

W. A. BOOTH,	W. A. ARNOLD,	ADOLPH BLEYER,
D. C. OTTESEN,	MAX W. NOHL,	W. D. JOHNSON,
FOREST D. COWDREY,	FRANCIS J. RICKERT,	JOS. M. CROWLEY.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$39,850 00
Loans on stock or pass-book security .....	2,940 90
Stocks, bonds and securities .....	3,000 00
Real estate .....	5,868 90
Interest due .....	951 41
Expense fund .....	645 81
Cash on hand and in bank .....	3 21
	<hr/>
	\$53,260 23
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$23,796 80
Full paid stock in force .....	24,200 00
Fund for contingent losses .....	906 40
Deposits, special .....	2,760 46
Advance payments .....	27 00
Dividends accrued .....	60 00
Surplus account .....	423 03
Undivided profits .....	1,086 54
	<hr/>
	\$53,260 23
	<hr/>

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$963 89
Dues on installment stock .....	8,808 38
Mortgage loans repaid .....	4,300 85
Stock or pass-book loans repaid .....	1,202 09
Borrowed money .....	750 00
Advance payments on stock .....	52 50
Real estate sales .....	240 00
Rents .....	90 00
Fees, other than membership .....	18 02
Premiums and fines .....	2,391 16
Other receipts, viz.:	
Special deposits .....	685 00
Unpaid interest .....	20 37
Payment of judgment .....	507 50
Total .....	<u>\$20,029 76</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$3,950 00
Loans on stock or pass-book security .....	1,720 00
Installment stock withdrawn .....	5,656 74
Full paid stock withdrawn, or retired .....	5,263 05
Borrowed money repaid .....	750 00
Salaries paid .....	624 00
Commissions paid .....	80 95
Other expenses .....	1,065 24
Other items, viz.:	
Special deposit .....	381 67
Paid dividend on paid up-stock .....	386 00
Paid interest on special deposit.....	25 00
Dividend accrued on special deposit .....	123 90
Cash on hand .....	3 21
Total .....	<u>\$20,029 76</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Fees .....	\$912 88
Interest .....	2,978 03
Rents .....	90 00
Other earnings, viz.:	
Deficiency judgment held by association paid .....	507 50
Undivided profits .....	155 08
Total .....	<u>\$4,643 49</u>

**DISBURSEMENTS.**

Interest, special deposit .....	\$79 90
Loan dues .....	50
Undivided profits .....	1,086 54
Credited to contingent fund .....	47 87
Total expenses .....	1,689 24
Other items, viz.:	
Charged off to Home Building & Loan Association as loss.....	1,192 50
Charged off expense fund .....	123 91
Placed in surplus fund .....	423 03
Total .....	<u>\$4,643 49</u>

**RECORD OF SHARES.**

	Installment.	Full paid.
Number of shares in force at beginning of year .....	1,177	295
Number of shares issued during term .....	100	4
Number of shares retired and withdrawn .....	403	57
Present total number of shares in force .....	874	242
Number of shares pledged for loans .....	511	

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Joseph M. Crowley, Assistant Secretary.....	\$624 00
Max W. Nohl, Attorney .....	362 50
W. H. Timlin, Counsel .....	192 25

**OFFICERS BONDED.**

Francis J. Rickert, Secretary and Treasurer .....	\$3,000 00
Joseph M. Crowley, Assistant Secretary .....	2,000 00

## THE NORTH SIDE LOAN &amp; BUILDING SOCIETY,

*Milwaukee, Wisconsin.*

Incorporated Feb. 12, 1896. Authorized capital, \$5,000,000

Statement December 31, 1900.

B. TARASIEWICZ, President .....	Milwaukee, Wis.
JOHN SCHRAMKA, Treasurer .....	Milwaukee, Wis.
S. J. POZORSKI, Secretary .....	Milwaukee, Wis.

## DIRECTORS.

B. SWIERCZYNSKI, JOSEPH URBANSKI, S. J. POZORSKI, M. T. BURCZYK, H. SCHRAMKA, AEGIDIUS TARASIEWICZ, JOHN SCHRAMKA, JOS. PIOTROWSKI, IGNATZ MUSOLF.
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## RESOURCES.

Loans on mortgage security on real estate.....	\$35,719 00
Loans on stock or pass-book security .....	9,435 85
Loans on other security .....	10,000 00
Cash on hand and in bank .....	929 36
	<hr/>
	\$56,064 21
	<hr/>

## LIABILITIES.

Installment stock in force .....	\$46,032 00
Fund for contingent losses .....	152 55
Undivided profits .....	9,899 66
	<hr/>
	\$56,064 21
	<hr/>

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$186 45
Dues on installment stock .....	9,902 00
Interest .....	3,050 99
Premiums .....	95 40
Fines .....	8 52
Other receipts, viz.: For note St. Josephat Cong. ....	1,000 00
 Total .....	 <hr/>
	\$14,243 36

**DISBURSEMENTS.**

Loans on mortgage security .....	\$8,769 00
Loans on stock or pass-book security.....	3,525 00
Installment stock withdrawn .....	675 50
Interest, or profits, paid on installment stock withdrawn....	34 70
Salaries paid .....	302 00
Other items, viz.: Printing and advertising .....	7 80
Cash on hand .....	929 36
 Total .....	 <hr/>
	\$14,243 36

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Interest .....	\$3,050 99
Premium .....	95 40
Fines .....	8 52
 Total .....	 <hr/>
	\$3,154 91

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn.....	\$34 70
Credited to contingent fund .....	152 55
Total expenses, salaries .....	302 00
Other items, viz.: Printing and advertising .....	7 80
Balance .....	2,657 86
 Total .....	 <hr/>
	\$3,154 91

## BUILDING AND LOAN ASSOCIATIONS.

## RECORD OF SHARES.

	Installment.
Number of shares in force at beginning of year .....	780
Number of shares retired and withdrawn.....	32
Present total number of shares in force .....	748
Number of shares pledged for loans.....	507

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

James C. Officer, Attorney .....	\$25 00
S. J. Pozorski, Secretary .....	225 00
Jos. Piotrowski, Vice President .....	52 00

## OFFICERS BONDED.

President .....	\$500 00
Vice President .....	500 00
Treasurer .....	5,000 00
Secretary .....	2,000 00
Three members, appraisal committee, each .....	500 00

POLISH NATIONAL LOAN & BUILDING  
ASSOCIATION,

*Milwaukee, Wisconsin.*

Incorporated Aug. 2, 1887. Authorized capital, \$5,000,000

Statement December 31, 1900.

STEPHEN ROZGA, President .....	Milwaukee, Wis.
JOHN BEJMA, Treasurer.....	Milwaukee, Wis.
FRANK BRZONKALLA, Secretary .....	Milwaukee, Wis.
FRANCIS J. BORCHARDT, Attorney .....	Milwaukee, Wis.

DIRECTORS.

FRANK BRUNKALLA, STEPHEN ROZGA, ANTON ANDRZEJEWSKI,	
EDWARD ROLLER, JOHN KLEBA, ANTON BRUNKALLA,	
KASMR WARKOCZEWSKI, MICHAEL ROZGA, JOHN HELTMACH,	
MICHAEL STELMASZEWSKI, J. BEJMA, F. J. BORCHARDT,	
JOHN LEWANDOWSKI, FRANK FONS, EMIL CZARNECKI.	

RESOURCES.

Loans on mortgage security on real estate .....	\$35,150 00
Loans on stock or pass-book security .....	5,543 89
Real estate .....	2,700 00
Furniture and fixtures .....	50 00
Interest due .....	658 00
Cash on hand and in bank .....	992 50
	<hr/>
	\$45,094 39
	<hr/>

LIABILITIES.

Installment stock in force .....	\$41,700 00
Undivided profits .....	3,394 39
	<hr/>
	\$45,094 39
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$3,257 70
Dues on installment stock .....	17,940 25
Mortgage loans repaid .....	4,950 00
Stock or pass-book loans repaid .....	1,442 00
Rents .....	82 00
Pass-book and membership fees .....	3 00
Fees, other than membership .....	21 62
Interest .....	1,848 36
Fines .....	40 77
Other receipts .....	23 80
Short and long figures .....	8 68
Total .....	\$26,618 18

**DISBURSEMENTS.**

Loans on mortgage security .....	\$10,925 00
Loans on stock or pass-book security .....	4,180 00
Installment stock withdrawn .....	10,112 85
Interest, or profits, paid on installment stock withdrawn.....	130 50
Salaries paid .....	186 24
Taxes on association property .....	15 93
Other expenses, printing and books .....	27 34
Other items, viz.:	
Rent of hall .....	32 50
Real estate repair .....	12 50
Members of committee .....	2 82
Cash on hand .....	992 50
Total .....	\$26,618 18

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	1,432
Number of shares retired and withdrawn.....	242
Present total number of shares in force .....	1,190
Present total number of shares pledged for loans.....	492

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Stephen Rozga, President, per month.....	\$1 00
Frank Brúhkalla, Secretary, per month .....	10 00
Finance Committee, each, per month .....	1 00
Finance Secretary, per month .....	2 00

**OFFICERS BONDED.**

President .....	\$500 00
Secretary .....	500 00
Treasurer .....	5,000 00
Finance Committee, each member .....	500 00
Appraisement Committee, each member .....	500 00
Attorney of Association .....	5,000 00

THE SKARB POLSKI MUTUAL LOAN & BUILDING  
SOCIETY,

*Milwaukee, Wisconsin.*

Incorporated Jan. 6, 1886.      Authorized capital, \$5,000,000

Statement December 31, 1900.

JOHN GAWIN, President .....	Milwaukee, Wis.
JOSEPH NAWROCKI, Treasurer .....	Milwaukee, Wis.
FRANK J. HELLER, Secretary .....	Milwaukee, Wis.
F. J. BORCHARDT, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

JOHN GAWIN,	FRANK J. HELLER,	JOHN STANIOCH,
ANTON LIARUCK,	ANTON SZYMANSKI,	PAUL NIEMCZYK,
JOSEPH NAWROCKI,	VALENTIN NAWROCKI,	JOHN BUDNIK,
LOUIS POCZWIARDOKSKI,	FRANK BRONIKOWSKI,	
FRANK PASTERSKI.		

**RESOURCES.**

Loans on mortgage security on real estate .....	\$259,459 30
Loans on stock or pass-book security .....	43,983 25
Loans on other security, to series.....	49,000 00
Real estate .....	24,998 00
Furniture and fixtures, stationery and supplies.....	650 00
Due for insurance and taxes paid for borrowers.....	180 50
Interest due .....	5,908 62
Flies due .....	118 58
Rent due .....	200 00
Cash on hand and in bank .....	7,675 03
	<hr/>
	\$392,172 76

**LIABILITIES.**

Installment stock in force .....	\$299,442 75
Borrowed money, loan of series and bank .....	55,000 00
Advance payments, interest .....	362 36
Interest due on borrowed money .....	1,336 70
Undivided profits .....	36,030 95
	<hr/>
	\$392,172 76

*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year.....	\$8,111 42
Dues on installment stock .....	135,478 25
Mortgage loans repaid .....	19,801 81
Stock or pass-book loans repaid .....	16,857 38
Borrowed money repaid, of series .....	89,500 00
Insurance and taxes refunded by borrowers .....	85 80
Real estate sales .....	6,316 21
Rents .....	635 19
Pass-book and membership fees .....	983 50
Interest .....	16,547 04
Fines .....	465 79
Total .....	\$294,782 39

## DISBURSEMENTS.

Loans on mortgage security .....	\$106,854 78
Loans on stock or pass-book security .....	35,276 75
Installment stock withdrawn .....	45,247 50
Real estate acquired .....	6,316 20
Insurance and taxes paid for borrowers .....	171 30
Interest, or profits, paid on installment stock withdrawn.....	1,157 47
Interest paid on borrowed money .....	1,954 75
Salaries paid .....	1,908 81
Taxes and insurance on association property.....	396 95
Other expenses .....	685 52
Other items, viz.: Loans to series .....	83,540 00
Mortgage paid .....	3,597 38
Cash on hand .....	7,675 03
Total .....	\$294,782 39

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$983 50
Interest .....	17,237 27
Fines .....	526 67
Rents .....	885 19
Total .....	\$19,582 63

## DISBURSEMENTS.

Interest or profits on inst. stock withdrawn.....	\$1,157 47
Interest paid on borrowed money .....	1,954 75
Improvements or repairs on real estate and taxes.....	396 95
Total expenses .....	2,394 33
Other items, viz.: Loss and real estate .....	142 41
Undivided profits .....	13,536 72
Total .....	\$19,582 63

**BUILDING AND LOAN ASSOCIATIONS.**

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**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	10,115
Number of shares issued during term .....	3,934
Number of shares retired and withdrawn.....	2,431
Present total number of shares in force.....	11,618
Number of shares pledged for loans .....	1,748 $\frac{3}{4}$

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

J. Gawin, President .....	\$125 00
F. J. Heller, Secretary .....	1,300 00
L. Pocwiardowski, Assistant Secretary.....	195 00
12 Directors .....	634 40
3 Finance Committee .....	78 00

**OFFICERS BONDED.**

President .....	\$5,000 00
Vice President .....	500 00
Treasurer .....	25,000 00
Secretary .....	5,000 00
Assistant Secretary .....	500 00
Finance Committee, each .....	500 00
Appraisal Committee, each .....	500 00

U.S.F.M

**SKARB SOBIESKI BUILDING AND LOAN  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

**FIRST SERIES.**

Incorporated May 2, 1892.      Authorized capital, \$1,000,000

Statement December 31, 1900.

MICH. SZYNBORSKI, President .....	Milwaukee, Wis.
FRANK MUCHA, Treasurer .....	Milwaukee, Wis.
JOS. BIESZK, Secretary .....	626 Hanover St., Milwaukee, Wis.
JOHN S. STROZYK, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

MICH. SZYMBORSKI,            ANTON SLIGA,            FRANK MUCHA,	
JOS. BIESZK,                DOMINIK GAPINSKI,            VINCENT LEWANDOWSKI,	
MICH. ANTCAZAK,            THOS. KRAWCZYK,            JOHN PAPROCKI.	

**RESOURCES.**

Loans on mortgage security on real estate .....	\$5,700 00
Loans on stock or pass-book security .....	2,825 00
Cash on hand and in bank .....	336 75
	<hr/>
	\$8,861 75

**LIABILITIES.**

Installment stock in force .....	\$7,032 50
Deposits .....	336 75
Undivided profits .....	1,492 50
	<hr/>
	\$8,861 75

24700

## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year.....	\$8 20
Dues on installment stock .....	1,288 00
Stock or pass-book loans repaid .....	25 00
Interest .....	509 15
Fines .....	40
Total .....	<u>\$1,830 75</u>

## DISBURSEMENTS.

Loans on stock or pass-book security .....	\$1,455 00
Salaries paid .....	34 00
Other expenses, stationery .....	5 00
Cash on hand .....	336 75
Total .....	<u>\$1,830 75</u>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Interest .....	\$509 15
Fines .....	40
Total .....	<u>\$509 55</u>

## DISBURSEMENTS.

Total expenses .....	\$39 00
Undivided profits .....	470 55
Total .....	<u>\$509 55</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	97
Present total number of shares in force.....	97
Number of shares pledged for loans.....	81

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Jos. Bieszk, Secretary .....	\$26 00
Dom. Gapinski, Vice Secretary .....	8 00

**OFFICERS BONDED.**

President .....	\$500 00
Secretary .....	500 00
Treasurer .....	2,000 00

**SKARB SOBIESKI BUILDING AND LOAN  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

**SECOND SERIES.**

Incorporated May 2, 1892.      Authorized capital, \$1,000,000

Statement December 31, 1900.

MICH. SZYNBORSKI, President .....	Milwaukee, Wis.
FRANK MUCHA, Treasurer .....	Milwaukee, Wis.
JOS. BIESZK, Secretary .....	626 Hanover St., Milwaukee, Wis.
JOHN S. STROZYK, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

MICH. SZYMBORSKI, ANTON SLIGA, FRANK MUCHA,	
JOS. BIESZK, DOMINIK GAPINSKI, VINCENT LEWANDOWSKI,	
MICH. ANTCAZAK, THOS. KRAMCZYK, JOHN PAPROCKI.	

**RESOURCES.**

Loans on mortgage security on real estate.....	\$5,100 00
Loans on stock or pass-book security .....	4,285 00
Interest due .....	186 00
Cash on hand and in bank .....	239 66
	<hr/>
	\$9,810 66

**LIABILITIES.**

Installment stock in force .....	\$9,464 75
Deposits .....	239 66
Undivided profits .....	106 25
	<hr/>
	\$9,810 66

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$2,896 94
Dues on installment stock .....	3,047 75
Stock or pass-book loans repaid .....	478 00
Pass-book and membership fees .....	25
Interest .....	262 65
Premiums .....	22 00
Fines .....	4 05
 Total .....	 <u>\$6,711 64</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$1,100 00
Loans on stock or pass-book security .....	3,890 00
Installment stock withdrawn .....	1,369 75
Interest, or profits, paid on installment stock withdrawn.....	35 03
Salaries paid .....	72 60
Other expenses, stationery .....	4 60
Cash on hand .....	239 66
 Total .....	 <u>\$6,711 64</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$0 25
Interest .....	262 65
Premium .....	22 00
Fines .....	4 05
 Total .....	 <u>\$288 95</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn.....	\$35 03
Total expenses .....	77 20
Undivided profits .....	176 72
 Total .....	 <u>\$288 95</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	353
Number of shares issued during term .....	1
Number of shares retired and withdrawn.....	74
Present total number of shares in force .....	280
Number of shares pledged for loans .....	140

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Frank Lewandowski, President .....	\$6 60
Frank Mucha, Treasurer .....	7 15
Jos Bieszk, Secretary .....	36 00
Dom. Gapinski, Vice Secretary .....	7 15
Finance Committee:	
Vincent Lewandowski .....	7 15
Thos. Krawczyk .....	5 85
Mich. Antczak .....	2 70

**OFFICERS BONDED.**

President .....	\$500 00
Secretary .....	500 00
Treasurer .....	2,000 00

## WISCONSIN MUTUAL LOAN &amp; BUILDING SOCIETY,

*Milwaukee, Wisconsin.*

Incorporated March 23, 1887. Authorized capital, \$5,000,000

Statement December 31, 1900.

THERON HIGBY, President .....	Milwaukee, Wis.
GEORGE G. ALLEN, Treasurer .....	Milwaukee, Wis.
F. L. ALLCOTT, Secretary .....	Milwaukee, Wis.
NATH. PERELES & SONS, Attorneys .....	Milwaukee, Wis.

## DIRECTORS.

THERON HIGBY, .....	S. P. BUSH, .....	J. J. HENNESSEY, .....
EVAN THOMAS, .....	ADAM BAIR, .....	M. M. VEDDER, .....
JOSEPH C. GRIEB, .....	JAMES TRAVERSE, .....	C. R. GILMAN, .....
TIMOTHY CRUISE, .....	LAMBERT SPRINK, .....	

## RESOURCES.

Loans on mortgage security on real estate .....	\$157,250 00
Interest due .....	8 50
Unpaid dues .....	15 00
Cash on hand and in bank .....	2,138 63
	<hr/>
	\$159,412 13
	<hr/>

## LIABILITIES.

Installment stock in force .....	\$119,160 00
Fund for contingent losses .....	1,758 31
Advance payments .....	16 00
Astray account .....	67 60
Undivided profits .....	38,410 22
	<hr/>
	\$159,412 13
	<hr/>

## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Cash on hand at close of last year .....	\$1,339 50
Dues on installment stock .....	32,947 00
Mortgage loans repaid .....	10,460 00
Advance payments on stock .....	16 00
Pass-book fees .....	1 25
Fees, other than membership, transfer.....	2 75
Interest .....	15,764 63
Premiums, on stock sold .....	68 75
Fines .....	35 94
Prepayment premium .....	442 14
 Total .....	 <hr/>
	\$61,207 96

## DISBURSEMENTS.

Loans on mortgage security .....	\$8,330 00
Installment stock withdrawn .....	43,735 00
Interest, or profits, paid on installment stock withdrawn.....	6,052 88
Salaries paid .....	900 00
Other expenses .....	50 45
Cash on hand .....	2,138 63
 Total .....	 <hr/>
	\$61,207 96

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book fees .....	\$1 25
Fees, other than above, transfer .....	2 75
Interest .....	15,764 63
Premium on stock sold.....	68 75
Fines .....	35 94
Prepayment premium .....	442 14
Interest unpaid .....	8 50
 Total .....	 <hr/>
	\$16,323 96

## DISBURSEMENTS.

interest or profits on inst. stock withdrawn.....	\$6,052 88
Created to contingent fund .....	464 54
Total expenses .....	950 45
Delinquent interest year 1899 paid in year 1900.....	29 76
Profit .....	8,826 33
 Total .....	 <hr/>
	\$16,323 96

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	3,247
Number of shares issued during term .....	19
Number of shares retired and withdrawn .....	1,010
Present total number of shares in force .....	2,256
Number of shares pledged for loans .....	925

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

F. L. Allcott, Secretary ..... \$900 00

**OFFICERS BONDED.**

Secretary ..... \$10,000 00

**WISCONSIN NATIONAL LOAN & BUILDING  
ASSOCIATION,**

*Milwaukee, Wisconsin.*

Incorporated April 16, 1895. Authorized capital, \$5,000,000

Statement December 31, 1900.

FREDERICK KRAUS, President .....	Milwaukee, Wis.
WM. H. DODSWORTH, Treasurer .....	Milwaukee, Wis.
ZENO M. HOST, Secretary .....	Milwaukee, Wis.
P. L. HALSEY, Attorney .....	Milwaukee, Wis.

**DIRECTORS.**

FREDERICK KRAUS,	FRANK BARRY,	DAVID W. HOWIE,
ZENO M. HOST,	WM. H. DODSWORTH,	LAWRENCE W. HALSEY,
		WM. SPENCE.

**RESOURCES.**

Loans on mortgage security on real estate.....	\$68,700 00
Loans on stock security .....	2,356 74
Loans on other security .....	1,852 33
Real estate .....	1,492 30
Furniture and fixtures .....	324 27
Due for insurance and taxes paid for borrowers.....	306 28
Interest due .....	419 12
Discount not earned .....	149 06
Fines due .....	102 65
Rent due .....	60 00
Judgments of foreclosure .....	8,727 59
Cash on hand and in bank .....	3,979 89
	<hr/>
	\$88,470 23
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$69,322 50
Full paid stock in force .....	6,600 00
Fund for contingent losses .....	562 13
Deposits .....	258 18
Advance payments of interest .....	32 04
Dividends due on installment stock, \$7,908.13; dividends due on full paid stock, \$48.00; total dividends due.....	7,956 13
Solicitors' fees and costs .....	688 42
Salary due .....	25 00
Surplus .....	3,025 83
	<hr/>
	\$88,470 23
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year.....	\$2,263 44
Dues on installment stock .....	27,713 25
Full paid stock .....	1,900 00
Mortgage loans repaid .....	10,001 00
Stock loans repaid .....	1,538 00
Insurance and taxes refunded by borrowers.....	65 99
Real estate sales .....	2,071 18
Rents .....	51 00
Membership fees .....	1,912 00
Fees, other than membership .....	65 00
Interest .....	6,314 97
Fines .....	83 40
On account judgments .....	500 00
Total .....	<u>\$54,339 23</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$22,546 18
Loans on stock security .....	1,353 00
Installment stock withdrawn .....	11,912 00
Full paid stock withdrawn, or retired .....	8,050 00
Real estate acquired, and repairs.....	103 82
Insurance, recording and taxes paid for borrowers.....	195 25
Interest, or profits, paid on installment stock withdrawn.....	1,116 38
Interest, or profits, paid on full paid stock withdrawn or retired.....	727 90
Interest paid on borrowed money .....	68 32
Salaries paid .....	1,450 00
Commissions paid .....	1,584 50
Other expenses .....	1,081 22
Solicitor's fees and costs .....	170 77
Cash on hand .....	3,979 89
Total .....	<u>\$54,339 23</u>

**RECORD OF SHARES.**

	Installment.	Full paid.
Number of shares in force at beginning of year .....	3,547	136
Number of shares issued during term .....	1,912	19
Number of shares retired and withdrawn .....	1,346	89
Present total number of shares in force.....	4,113	66
Number of shares pledged for loans .....	687	

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Zeno M. Host, Secretary, per annum.....	\$720 00
Andrew J. Host, Bookkeeper, per annum.....	480 00
Directors, each, per meeting .....	5 00
Auditing Committee, each, evening session .....	2 00

**OFFICERS BONDED.**

Treasurer .....	\$5,000 00
Secretary .....	3,500 00

**TWIN CITY BUILDING LOAN & SAVINGS  
ASSOCIATION.**

*Neenah, Wisconsin.*

Incorporated Dec. 1, 1893.      Authorized capital, \$1,000,000

Statement December 31, 1900.

H. E. COATS, President .....	Neenah, Wis.
S. B. MORGAN, Treasurer .....	Neenah, Wis.
W. MAYHEW MOTT, Secretary .....	Neenah, Wis.
M. L. CAMPBELL, Attorney .....	Neenah, Wis.

**DIRECTORS.**

H. E. COATS,	GUSTAV KALFAHS,	W. G. BROWN,
T. B. BLAIR,	E. L. ADERNHOLD,	W. MAYHEW MOTT,
JOHN RUPP,	GEO. DEWOLF,	S. B. BAIRD,
E. JAUNDREY,		H. C. KRUEGER.

**RESOURCES.**

Loans on mortgage security on real estate.....	\$16,910 00
Loans on stock or pass-book security.....	650 00
Due for insurance and taxes paid for borrowers.....	69 89
Expense, cash from loan fund .....	45 71
Fines due .....	15 42
Savings deposit .....	193 55
Loan to expense fund .....	190 00
Cash on hand and in bank .....	1,033 76
	<hr/>
	\$19,108 33
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**LIABILITIES.**

Installment stock in force .....	\$14,699 45
Fund for contingent losses .....	193 55
Profits apportioned .....	4,101 23
Undivided profits .....	114 10
	<hr/>
	\$19,108 33
	<hr/>

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year.....	\$562 74
Dues on installment stock .....	3,740 20
Mortgage loans repaid .....	2,190 00
Stock or pass-book loans repaid .....	330 00
Advance payments on stock .....	26 00
Pass-book and membership fees .....	108 50
Fees, other than membership .....	6 80
Interest .....	858 75
Premiums .....	601 05
Fines .....	33 39
Insurance rebate .....	4 50
Total .....	<u>\$8,461 93</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$5,050 00
Loans on stock or pass-book security .....	550 00
Installment stock withdrawn .....	40 00
Full paid stock withdrawn, or retired .....	600 00
Borrowed money repaid, .....	800 00
Insurance paid for borrowers.....	22 50
Taxes paid for borrowers.....	39 14
Interest, or profits, paid on installment stock withdrawn.....	1 20
Interest, or profits, paid on full paid stock withdrawn or retired.....	9 86
Interest paid on borrowed money .....	17 85
Salaries paid, Dec. 1, 1899, to Jan. 1, 1901.....	162 50
Commissions paid in cash .....	30 00
Other expenses, printing .....	5 50
Other items, viz.: Postage .....	4 56
Commissions credited .....	17 25
Other expenses .....	1 60
To sinking fund .....	76 21
Cash on hand .....	1,033 76
Total .....	<u>\$8,461 93</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$108 50
Fees, other than above .....	6 80
Interest .....	858 75
Premium .....	601 05
Fines .....	31 06
Profits reapportioned .....	3 86
Expense fund Jan. 1, 1900 .....	8 33
Cash from loan fund .....	45 71
Profits to expense fund .....	66 47
Profits unapportioned Jan. 1, 1900.....	106 23
Total .....	<u>\$1,836 76</u>

*Report for year ending December 31, 1900.*

## DISBURSEMENTS.

Interest or profits on inst. stock withdrawn.....	\$1 20
Profits apportioned .....	1,329 66
Profits unapportioned .....	114 10
Interest or profits on F. P. stock withdrawn or retired .....	9 86
Interest paid on borrowed money .....	10 25
To expense fund .....	66 47
Credited to contingent fund .....	76 21
Total expenses .....	19 26
Commissions paid and credited .....	47 25
Salaries .....	162 50
 Total .....	 <hr/>
	\$1,836 76

## RECORD OF SHARES.

	Installment.	Full paid.
Number of shares in force at beginning of year.....	490	6
Number of shares issued during term.....	200	..
Number of shares retired and withdrawn.....	4	6
Present total number of shares in force.....	686	..
Number of shares pledged for loans .....	278	

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

M. Mayhew Mott, Secretary.....	\$150 00
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## OFFICERS BONDED.

Secretary .....	\$3,000 00
Treasurer .....	5,000 00
Collector .....	500 00

## OSHKOSH MUTUAL LOAN &amp; BUILDING SOCIETY,

*Oshkosh, Wisconsin.*

Incorporated March 13, 1886.      Authorized capital, \$500,000

Statement December 31, 1900.

E. E. STEVENS, President .....	Oshkosh, Wis.
THOS. DALY, Treasurer .....	Oshkosh, Wis.
A. E. CHASE, Secretary .....	Oshkosh, Wis.
GEO. HILTON, Attorney .....	Oshkosh, Wis.

## DIRECTORS.

E. E. STEVENS,	GEO. HILTON,	W. H. ENGLEBRIGHT,
W. F. GRUENEWALD,	JOHN GEIGER,	P. L. MARDEN,
J. H. JENKINS,	BENJAMIN DOUGHTY,	E. H. SMITH.

## RESOURCES.

Loans on mortgage security on real estate .....	\$46,255 00
Loans on stock or pass-book security .....	3,145 00
Real estate .....	4,677 96
Furniture and fixtures .....	120 00
Due for stock assessments .....	235 00
Due for insurance and taxes paid for borrowers.....	99 36
Interest due .....	149 44
Premiums and fees due .....	32 48
Fines due .....	58 06
Cash on hand and in bank .....	<u>1,552 34</u>
	<u>\$56,324 64</u>

## LIABILITIES.

Installment stock in force .....	\$56,260 81
Incomplete loans .....	59 35
Undivided profits .....	4 48
	<u>\$56,324 64</u>

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$687 98
Dues on installment stock .....	12,416 00
Mortgage loans repaid .....	16,675 00
Stock or pass-book loans repaid .....	2,625 00
Advance payments on stock .....	55 00
Rents .....	252 50
Pass-book and membership fees .....	5 00
Fees, other than membership .....	103 25
Interest .....	2,249 39
Premiums .....	521 52
Fines .....	95 12
Total .....	<u>\$35,635 76</u>

**DISBURSEMENTS.**

Loans on mortgage security.....	\$16,140 65
Loans on stock or pass-book security .....	4,165 00
Installment stock withdrawn .....	6,980 06
Matured stock retired .....	414 00
Borrowed money repaid .....	4,139 45
Taxes paid for borrowers .....	99 36
Interest, or profits, paid on installment stock withdrawn.....	1,007 77
Interest, or profits, paid on matured stock retired .....	188 10
Interest paid on borrowed money .....	84 07
Salaries paid .....	600 00
Taxes on association property .....	49 17
Other expenses .....	254 60
Other items, viz.: Improvements and repairs .....	11 25
Cash on hand .....	<u>1,552 34</u>
Total .....	<u>\$35,635 76</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS..**

Pass-book and membership fees .....	\$5 00
Fees, other than above .....	103 25
Interest .....	2,249 39
Premium .....	521 52
Fines .....	95 12
Rents .....	252 50
Balance on hand Dec. 31, 1899.....	7,559 49
Total .....	<u>\$10,786 27</u>

**DISBURSEMENTS.**

Interest or profits on Inst. stock withdrawn.....	\$1,007 77
Interest or profits on matured stock retired .....	188 10
Interest paid on borrowed money .....	84 07
Improvement or repairs on real estate .....	11 25
Total expenses .....	854 60
Other items, viz.: Taxes .....	49 17
Profit and loss .....	<u>8,591 31</u>
Total .....	<u>\$10,786 27</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	1,039
Number of shares issued during term .....	213
Number of shares retired and withdrawn .....	226
Present total number of shares in force .....	1,026
Number of shares pledged for loans .....	320

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

A. E. Chase, Secretary ..... \$600 00

**OFFICERS BONDED.**

Treasurer ..... \$10,000 00  
Secretary ..... 10,000 00

# PEOPLES BUILDING AND LOAN ASSOCIATION,

Oshkosh, Wisconsin.

Incorporated July 22, 1891.      Authorized capital, \$5,000,000

**Statement December 31, 1900.**

WM. WAKEMAN, President ..... Oshkosh, Wis.  
C. H. KRIPPENE, Treasurer ..... Oshkosh, Wis.  
F. J. BARBER, Secretary ..... Oshkosh, Wis.  
JOHN HARRINGTON, Attorney ..... Oshkosh, Wis.

## **DIRECTORS.**

WM. WAKEMAN, H. B. BIRELY, D. C. BUCKSTAFF,  
W. H. HAY, F. J. BARBER, W. N. BAKER,  
G. H. GILE, J. R. EVANS, C. R. BOARDMAN,  
J. M. ROLLINS, ERNST SARAU, E. S. RICHMOND,  
W. B. WARWICK, J. A. FROEHLICH, H. N. BACON

## **RESOURCES.**

<b>Loans on mortgage security on real estate .....</b>	<b>\$104,935 00</b>
<b>Loans on stock or pass-book security .....</b>	<b>5,020 00</b>
<b>Total estate .....</b>	<b>6,753 80</b>
<b>Due for stock assessments .....</b>	<b>2,330 26</b>
<b>Interest due .....</b>	<b>1,680 70</b>
<b>Premiums and fees due .....</b>	<b>771 45</b>
<b>Fines due .....</b>	<b>243 50</b>
<b>Cash on hand and in bank .....</b>	<b>8,925 31</b>
	<hr/>
	<b>\$130,660 02</b>

## **LIABILITIES.**

Installment stock in force .....	\$107,749 55
Full paid stock in force .....	19,200 00
Fund for contingent losses .....	787 72
Accrued interest on full paid stock .....	460 95
Surplus .....	2,234 70
Undivided profits .....	227 10
	\$130,660 02

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$7,279 89
Dues on installment stock .....	22,203 50
Full paid stock .....	1,400 00
Mortgage loans repaid .....	23,047 00
Stock or pass-book loans repaid .....	1,225 00
Insurance and taxes refunded by borrowers.....	18 48
Interest .....	7,182 23
Premiums .....	3,069 16
Fines .....	175 90
Other receipts .....	132 23
From sale of real estate .....	700 00
Total .....	<u>\$66,433 39</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$17,810 00
Loans on stock or pass-book security .....	4,435 00
Installment stock withdrawn .....	6,248 25
Full paid stock withdrawn, or retired .....	1,200 00
Matured stock retired .....	7,976 21
Real estate acquired .....	2,172 00
Interest, or profits, paid on installment stock withdrawn.....	491 06
Interest, or profits, paid on matured stock retired .....	523 79
Interest, or profits, paid on full paid stock withdrawn or retired ...	1,111 25
Salaries paid .....	1,100 00
Taxes on association property .....	170 57
Insurance on association property .....	30 40
Other expenses .....	846 67
Other items, viz.:	
Repairs to real estate .....	418 98
Prepaid stock retired .....	13,214 62
Interest paid on prepaid stock retired .....	241 78
Interest paid on part re-payment of loan .....	17 50
Cash on hand .....	8,925 31
Total .....	<u>\$66,433 39</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$42 40
Fees other than above .....	89 83
Interest .....	7,182 23
Premium .....	3,069 16
Fines .....	175 90
Other earnings, viz.:	
Profits on withdrawals .....	954 33
Installments, general fund portion .....	1,480 16
Undivided profits, Jan. 1, 1900 .....	655 87
Returned insurance premiums .....	18 48
Total .....	<u>\$13,668 36</u>

*Report for year ending December 31, 1900.*

## DISBURSEMENTS.

Interest or profits on Installment stock withdrawn .....	\$491 06
Interest or profits on matured stock retired .....	523 79
Interest or profits on prepald stock withdrawn or retired .....	241 78
Interest paid on full paid stock .....	1,111 25
Credited to contingent fund .....	402 27
Total expenses .....	2,380 82
Other items, viz.:	
Insurance and taxes .....	200 97
Undivided profits .....	227 10
Profits apportioned to installment stock .....	8,071 82
Interest on partial payment of loan .....	17 50
<b>Total .....</b>	<b>\$13,668 36</b>

## RECORD OF SHARES.

	Installment.	Full paid.
Number of shares in force at beginnning of year.....	2,747	190
Number of shares issued during term .....	262	14
Number of shares retired and withdrawn .....	379	12
Present total number of shares in force .....	2,630	192
Number of shares pledged for loans, 1,262.		

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

Wm. Wakeman, President .....	\$100 00
F. J. Barber, Secretary .....	900 00
C. H. Krippene, Treasurer .....	25 00

## OFFICERS BONDED.

F. J. Barber, Secretary .....	\$7,500 00
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## HOME MUTUAL BUILDING-LOAN ASSOCIATION,

*Racine, Wisconsin.*

Incorporated May 1, 1894.      Authorized capital, \$2,000,000

Statement December 31, 1900.

B. HINRICHES, President .....	Racine, Wis.
C. R. CARPENTER, Treasurer .....	Racine, Wis.
ANDREW DIETRICH, Secretary .....	Racine, Wis.
JOHN B. SIMMONS, Attorney .....	Racine, Wis.

**DIRECTORS.**

B. HINRICHES,                    E. H. SCHMEDEMANN,                    THOMAS POWERS,
JOSIAH HOCKING,                JOHN DIXON,                        PETER B. NELSON,
CHARLES A. ARMSTRONG,            H. F. JOHNSON,                WM. L. HAGMAN,
A. SIMONSON,                    ANDREW DIETRICH.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$127,825 00
Loans on stock or pass-book security .....	3,860 00
Furniture and fixtures .....	25 00
Interest due .....	319 50
Premiums and fees due .....	223 65
Fines due .....	111 44
Cash on hand and in bank .....	2,657 02
	<hr/>
	\$135,021 61
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$92,894 45
Full paid stock in force .....	9,000 00
Fund for contingent losses .....	9 75
Advance payments .....	277 25
Net profit apportioned .....	29,539 70
Accrued interest .....	99 67
Recording fees .....	1 00
Undivided profits .....	3,199 79
	<hr/>
	\$135,021 61
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*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$199 93
Dues on installment stock .....	24,467 15
Full paid stock .....	20,000 00
Mortgage loans repaid .....	18,000 00
Stock or pass-book loans repaid .....	2,170 00
Borrowed money .....	1,800 00
Advance payments on stock .....	277 25
Pass-book and membership fees .....	345 65
Fees, other than membership .....	57 25
Interest .....	7,410 35
Premiums .....	5,205 33
Fines .....	46 83
Other receipts, viz.:	
Recording fees .....	14 00
Attorney fees .....	40 00
Appraisal fees .....	22 50
<b>Total</b> .....	<b>\$80,056 24</b>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$37,700 00
Loans on stock or pass-book security .....	2,665 00
Installment stock withdrawn .....	8,890 40
Full paid stock withdrawn, or retired .....	18,025 00
Borrowed money repaid .....	3,100 00
Interest, or profits, paid on installment stock withdrawn .....	2,142 02
Interest, or profits, paid on full paid stock withdrawn or retired....	585 85
Interest paid on borrowed money .....	24 10
Salaries paid .....	780 00
Commissions paid .....	208 40
Other expenses .....	76 05
Other items, viz.:	
Advance payments .....	59 15
Recording fees .....	16 00
Attorney fees .....	49 00
Appraisal fees .....	29 25
Loans not completed Dec. 31, 1899 .....	3,049 00
Cash on hand .....	2,657 02
<b>Total</b> .....	<b>\$80,056 24</b>

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$3,774 95
Fees, other than above .....	329 55
Interest .....	28,954 27
Premium .....	20,286 73
Fines .....	332 06
Other earnings, viz.:	
Books and fixtures .....	25 00
Interest due .....	319 50
Premiums due .....	223 65
Fines due .....	111 44
Total .....	<u>\$54,407 15</u>

## DISBURSEMENTS.

Interest or profits on installment stock withdrawn .....	\$4,816 38
Interest or profits on F. P. stock withdrawn or retired .....	8,395 96
Interest paid on borrowed money .....	853 84
Credited to contingent fund .....	9 75
Total expenses .....	5,324 56
Other items, viz.:	
Interest accrued .....	99 67
Commissions .....	2,167 50
Net profit apportioned .....	29,539 70
Undivided profits .....	3,199 79
Total .....	<u>\$54,407 15</u>

## RECORD OF SHARES.

	Installment.	Full paid.
Number of shares in force at beginning of year .....	4,314	70 1/4
Number of shares issued during term .....	549	200
Number of shares retired and withdrawn .....	390	180 1/4
Present total number of shares in force .....	4,473	90
Number of shares pledged for loans .....	1,606	

## AMOUNTS OF COMPENSATION AND TO WHOM PAID.

Andrew Dietrich, Secretary .....	\$780 00
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## OFFICERS BONDED.

Treasurer .....	\$10,000 00
Secretary .....	10,000 00
President .....	2,000 00
Vice President .....	1,000 00
Attorney .....	1,000 00

## RACINE BUILDING AND LOAN ASSOCIATION,

*Racine, Wisconsin.*

Incorporated April, 1891.      Authorized capital, \$1,000,000

Statement December 31, 1900.

DAVID G. JANES, President .....	Racine, Wis.
WILBUR H. DEAN, Treasurer .....	Racine, Wis.
WALTER C. PALMER, Secretary .....	Racine, Wis.
PALMER & GITTINGS, Attorneys .....	Racine, Wis.

**DIRECTORS.**

D. G. JANES,	M. J. HERMANS,	H. J. SMITH,
E. B. BELDEN,	G. H. CURTIS,	DAVID ROWLAND,
D. H. FLETT,	ARTHUR HUGUNIN,	E. W. MARCHIER.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$128,342 00
Loans on stock or pass-book security .....	28,340 62
Loans on other security .....	1,320 00
Real estate .....	3,126 38
Due for insurance and taxes paid for borrowers .....	259 00
Interest due .....	1,264 87
Premiums and fees due .....	570 57
Fines due .....	32 26
Due for repairs paid for borrowers .....	20 39
Cash on hand and in bank .....	2,004 87
	<hr/>
	\$165,281 26

**LIABILITIES.**

Installment stock in force .....	\$110,518 50
Fund for contingent losses .....	859 15
Incomplete loans .....	650 00
Advance payments .....	327 00
Undivided profits .....	52,926 61
	<hr/>
	\$165,281 26

*Report for year ending December 31, 1900.***RECEIPTS.**

Dues on installment stock .....	\$28,854 81
Mortgage loans repaid .....	38,060 00
Stock or pass-book loans repaid .....	3,547 75
Insurance and taxes refunded by borrowers .....	475 74
Rents .....	56 40
Pass-book and membership fees .....	160 50
Fees, other than membership .....	120 38
Interest .....	12,054 44
Premiums .....	5,954 04
Fines .....	279 18
Other receipts, viz.:	
Repairs refunded .....	8 00
Due on incomplete loan .....	650 00
Total .....	<u>\$90,221 24</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$12,950 00
Loans on stock or pass-book security .....	9,935 00
Installment stock withdrawn .....	3,299 00
Installment stock retired .....	23,390 50
Matured stock retired .....	10,716 00
Borrowed money repaid, due treasurer last report.....	2,378 56
Real estate acquired .....	3,126 38
Repairs paid for borrowers .....	28 39
Taxes paid for borrowers .....	364 25
Interest, or profits, paid on installment stock withdrawn.....	371 56
Interest, or profits, paid on installment stock retired .....	7,791 51
Interest, or profits, paid on matured stock retired .....	8,138 52
Interest paid on borrowed money .....	26 34
Salaries paid .....	720 00
Insurance on association property .....	12 00
Other expenses .....	246 76
Other items, viz.:	
Loans completed, made prior to last report .....	4,721 60
Cash on hand .....	2,004 87
Total .....	<u>\$90,221 24</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Pass-book and membership fees .....	\$3,762 76
Fees, other than above .....	1,230 96
Interest .....	63,100 38
Premium .....	31,227 98
Fines .....	2,598 61
Rents .....	615 24
Other earnings, viz.:	
Interest premiums and fines in arrears in December, 1900 .....	1,868 00
Total .....	<u><u>\$104,403 93</u></u>

**DISBURSEMENTS.**

Interest or profits on installment stock withdrawn .....	\$2,653 96
Interest or profits on installment stock retired .....	31,935 83
Interest or profits on matured stock retired .....	8,138 52
Interest paid on borrowed money .....	149 16
Credited to contingent fund .....	869 15
Total expenses .....	7,110 33
Other items, viz.:	
Interest on advance payments .....	303 37
Advance payments .....	327 00
Undivided profits .....	52,926 61
Total .....	<u><u>\$104,403 93</u></u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	4,881%
Number of shares issued during term .....	599
Number of shares retired and withdrawn .....	981
Present total number of shares in force .....	4,499%
Number of shares pledged for loans .....	2,190%

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

W. C. PALMER, Secretary .....	\$720 00
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**OFFICERS BONDED.**

Wilbur H. Dean, Treasurer .....	\$8,000 00
W. C. Palmer, Secretary .....	5,000 00

**RHINELANDER BUILDING AND LOAN  
ASSOCIATION,**

*Rhinelander, Wisconsin.*

Incorporated Oct. 1, 1900.      Authorized capital, \$1,000,000

Statement December 31, 1900.

C. C. BRONSON, President .....	Rhinelander, Wis.
M. H. RAYMOND, Treasurer .....	Rhinelander, Wis.
A. W. SHELTON, Secretary .....	Rhinelander, Wis.

**DIRECTORS.**

C. C. BRONSON,	CHAS. CHAFFEE,	W. E. ASHTON,
A. D. SUTTON,	W. E. BROWN,	F. E. PARKER,
W. H. RAYMOND,	S. H. ALBAN,	E. M. KEMP.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$2,800 00
Cash on hand and in bank .....	294 60
	<hr/>
	\$3,094 60
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$2,927 00
Undivided profits .....	167 60
	<hr/>
	\$3,094 60
	<hr/>

## BUILDING AND LOAN ASSOCIATIONS.

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*Report for year ending December 31, 1900.*

## RECEIPTS.

Dues on installment stock .....	\$2,927 00
Pass-book and membership fees .....	252 50
Fees, other than membership .....	6 50
Interest .....	28 00
Premiums .....	3 20
Fines .....	8 55
 Total .....	 <hr/>
	\$3,225 75

## DISBURSEMENTS.

Loans on mortgage security .....	\$2,800 00
Other expenses .....	131 15
Cash on hand .....	294 60
 Total .....	 <hr/>
	\$3,225 75

## PROFIT AND LOSS STATEMENT.

## RECEIPTS.

Pass-book and membership fees .....	\$252 50
Fees, other than above .....	6 50
Interest .....	28 00
Premium .....	3 20
Fines .....	8 55
 Total .....	 <hr/>
	\$298 75

## DISBURSEMENTS.

Total expenses .....	\$131 15
Other items, viz.: .....	
By balance .....	<hr/>
Total .....	\$298 75

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	1,000
Present total number of shares in force .....	1,000

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

A. W. Shelton, Secretary, per year.....	\$120 00
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**OFFICERS BONDED.**

C. C. Bronson, President .....	\$1,000 00
M. H. Raymond, Treasurer .....	1,000 00
A. W. Shelton, Secretary .....	1,000 00

**SHEBOYGAN MUTUAL SAVINGS LOAN & BUILDING  
ASSOCIATION,**

*Sheboygan, Wisconsin.*

Incorporated April 23, 1885. Authorized capital, \$2,500,000

Statement December 31, 1900.

T. M. BLACKSTOCK, President .....	Sheboygan, Wis.
H. W. TRESTER, Treasurer .....	Sheboygan, Wis.
W. C. ROENITZ, Secretary .....	Sheboygan, Wis.
FRANCIS WILLIAMS, Attorney .....	Sheboygan, Wis.

**DIRECTORS.**

C. H. ROENITZ,	T. M. BLACKSTOCK,	THOS. McNEILL,
HENRY BOYLE,	C. ACKERMANN,	W. BRAASCH,
W. H. GUENTHER,	H. SCHELER,	C. C. LADENBERGER,
T. WILKE,	H. W. TRESTER,	J. BALZER.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$134,175 00
Loans on stock or pass-book security .....	6,920 00
Real estate .....	6,510 08
Furniture and fixtures .....	102 00
Due for stock assessments .....	1,304 80
Due for insurance and taxes paid for borrowers .....	57 73
Interest due .....	1,046 78
Premiums and fees due .....	276 74
Fines due .....	110 40
Cash on hand and in bank .....	8,559 64
	<hr/>
	\$159,063 12
	<hr/>

**LIABILITIES.**

Installment stock in force .....	\$153,210 23
Fund for contingent losses .....	386 09
Undivided profits .....	5,466 80
	<hr/>
	\$159,063 12
	<hr/>

*Report for year ending December 31, 1900.***RECEIPTS.**

Cash on hand at close of last year .....	\$6,091 16
Dues on installment stock .....	25,020 00
Mortgage loans repaid .....	3,750 00
Stock or pass-book loans re-paid .....	1,370 00
Insurance and taxes refunded by borrowers .....	34 44
Real estate sales .....	900 00
Rents .....	98 50
Interest .....	4,613 40
Premiums .....	1,006 36
Fines and charges .....	243 15
Other receipts, viz.:	
Margins on withdrawals .....	75 43
Total .....	<u>\$43,197 44</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$12,850 00
Loans on stock or pass-book security .....	3,910 00
Installment stock withdrawn .....	2,260 33
Installment stock retired .....	13,880 84
Dues returned .....	516 50
Real estate acquired .....	720 63
Salaries paid .....	280 00
Other expenses .....	113 30
Other items, viz.:	
Contingent fund .....	100 00
Margins on withdrawals .....	6 20
Cash on hand .....	8,559 64
Total .....	<u>\$43,197 44</u>

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Interest .....	\$4,613 40
Premium .....	1,006 36
Fines and charges .....	243 15
Rents .....	98 50
Other earnings, viz.:	
Margins on withdrawals .....	75 43
Total .....	<u>\$6,031 84</u>

**DISBURSEMENTS.**

Total expenses .....	\$393 30
Other items, viz.:	
Margins on withdrawals .....	6 20
All allotment to retired .....	166 54
Undivided profits .....	5,466 80
Total .....	<u>\$6,031 84</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	2,533½
Number of shares issued during term .....	678½
Number of shares retired and withdrawn .....	185½
Present total number of shares in force .....	3,026½
Number of shares pledged for loans .....	1,095

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

W. C. Roenitz, Secretary, per annum ..... \$480 00

**OFFICERS BONDED.**

Secretary .. ..... \$20,000 00

**SOUTH MILWAUKEE MUTUAL LOAN & BUILDING  
ASSOCIATION,**

*South Milwaukee, Wisconsin.*

Incorporated Dec. 13, 1891.      Authorized capital, \$1,000,000

Statement December 31, 1900.

JOHN ZILG, President .....	South Milwaukee, Wis.
E. B. INGALLS, Treasurer .....	South Milwaukee, Wis.
W. A. PEAKE, Secretary .....	South Milwaukee, Wis.
J. G. DAVIES, Attorney .....	South Milwaukee, Wis.

**DIRECTORS.**

L. A. McELROY,	BYRON E. WALTER,	A. D. BETHEL,
E. B. INGALLS,	P. H. LOFTUS,	J. M. MILLMAN,
GEO. H. HOOK,	EDW. MARGETTS,	E. J. MORISSE.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$24,949 91
Loans on stock or pass-book security .....	250 00
Stationery and supplies .....	43 02
Interest due .....	91 08
Fines due .....	9 70
Cash on hand and in bank .....	735 96
	<hr/>
	\$26,139 67

**LIABILITIES.**

Installment stock in force .....	\$20,711 50
Fund for contingent losses.....	209 09
Borrowed money .....	1,100 00
Advance payments .....	34 00
Undivided profits .....	4,086 08
	<hr/>
	\$26,139 67

*Report for year ending December 31, 1900.*

**RECEIPTS.**

Cash on hand at close of last year .....	\$571 71
Dues on installment stock .....	7,911 00
Mortgage loans repaid .....	5,064 89
Stock or pass-book loans repaid .....	586 74
Borrowed money .....	1,100 00
Advanced payments on stock .....	34 00
Pass-book and membership fees .....	18 00
Fees, other than membership .....	50
Interest .....	2,095 35
Fines .....	35 35
Other receipts, viz.: Cash over May 26th .....	5 00
Total .....	<u>\$17,422 54</u>

**DISBURSEMENTS.**

Loans on mortgage security .....	\$5,200 00
Loans on stock or pass-book security .....	586 74
Installment stock withdrawn .....	6,948 50
Borrowed money repaid .....	2,600 00
Interest, or profits, paid on installment stock withdrawn .....	816 37
Interest paid on borrowed money .....	112 53
Salaries paid .....	300 00
Other expenses .....	62 44
Cash on hand .....	795 96
Total .....	<u>\$17,422 54</u>

**PROFIT AND LOSS STATEMENT.**

**RECEIPTS.**

Pass-book and membership fees .....	\$18 00
Fees, other than above .....	50
Interest .....	2,129 48
Fines .....	40 45
Cash over May 26th .....	5 00
Total .....	<u>\$2,193 43</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn.....	\$816 37
Interest paid on borrowed money .....	112 53
Credited to contingent fund .....	45 10
Total expenses .....	362 44
Surplus or profit .....	856 99
Total .....	<u>\$2,193 43</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year.....	646
Number of shares issued during term .....	188½
Number of shares retired and withdrawn.....	191½
Present total number of shares in force .....	638
Number of shares pledged for loans .....	133

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

W. A. Peake, Secretary .....	\$300 00
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**OFFICERS BONDED.**

Sercetary .....	\$2,500 00
Treasurer .....	2,500 00

**STEVENS POINT SAVINGS AND LOAN  
ASSOCIATION,**

*Stevens Point, Wisconsin.*

Incorporated Aug. 30, 1896.      Authorized capital, \$1,000,000

Statement December 31, 1900.

T. B. PRAY, President .....	Stevens Point, Wls.
F. A. SOUTHWICK, Treasurer .....	Stevens Point, Wls.
F. A. ENGBERRY, Secretary .....	Stevens Point, Wls.
D. E. FROST, Attorney .....	Stevens Point, Wls.

**DIRECTORS.**

T. B. PRAY,	F. E. BROWITH,	A. R. WEEK,
F. A. SOUTHWICK,	D. E. FROST,	V. P. ATWELL,
AUGUST GOERKE,	E. D. GLENNON,	F. A. ENGBERRY.

**RESOURCES.**

Loans on mortgage security on real estate.....	\$23,061 73
Loans on stock or pass-book security .....	600 00
Cash on hand and in bank .....	1,018 47
<hr/>	
	\$24,680 20
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**LIABILITIES.**

Installment stock in force .....	\$13,280 43
Full paid stock in force .....	8,300 00
Fund for contingent losses .....	372 27
Borrowed money .....	2,000 00
Dividend full paid stock.....	227 50
<hr/>	
	\$24,680 20
<hr/>	

**PROFIT AND LOSS STATEMENT.****RECEIPTS.**

Pass-book and membership fees .....	\$90 20
Fees, other than above .....	4 00
Interest .....	1,364 71
Premium .....	1,755 89
F'nes .....	119 33
Total ..	<u>\$3,334 13</u>

**DISBURSEMENTS.**

Interest or profits on inst. stock withdrawn .....	\$69 88
Interest or profits on inst. stock retired .....	1,051 50
Interest or profits on matured stock retired .....	1,659 50
Credited to contingent fund .....	167 52
Total expenses ..	286 33
Other items viz.: To loss and gain account.....	99 40
Total ..	<u>\$3,334 13</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	1,689
Number of shares issued during term .....	456
Number of shares retired and withdrawn .....	219
Present total number of shares in force .....	1,926
Number of shares pledged for loans, 417.	

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

F. H. Hartshorn, Treasurer, per year .....	\$24 00
L. N. Clausen, Secretary, per year .....	200 00

**OFFICERS BONDED.**

Treasurer .....	\$8,000 00
Secretary ..	1,000 00

**WAUKESHA MUTUAL LOAN & BUILDING  
ASSOCIATION,**

*Waukesha, Wisconsin.*

Incorporated July 3, 1889.      Authorized capital, \$500,000

Statement December 31, 1900.

C. A. HAERTEL, President .....	Waukesha, Wis.
WALTER R. FRAME, Treasurer .....	Waukesha, Wis.
WM. E. SWAN, Secretary .....	Waukesha, Wis.
C. W. NEWBURY, Attorney .....	Waukesha, Wis.

**DIRECTORS.**

AUGUST JACOBSON,	AUGUST DIEMAN,	C. W. NEWBURY,
C. A. HAERTEL,	J. E. FOREST,	WALTER R. FRAME,
WM. E. SWAN,	JAMES O'BRIEN,	ALBERT FEDERER.

**RESOURCES.**

Loans on mortgage security on real estate .....	\$24,700 00
Due for stock assessments .....	102 00
Interest due .....	102 00
Premiums and fees due .....	48 76
Cash on hand and in bank .....	<u>1,001 25</u>
 <b>Total</b> . . . . .	 <u>\$25,954 01</u>

**LIABILITIES.**

Installment stock in force .....	\$18,531 00
Undivided profits .....	7,423 01
 <b>Total</b> . . . . .	 <u>\$25,954 01</u>

*Report for year ending December 31, 1900.*

RECEIPTS

Cash on hand at close of last year .....	\$1,508 65
Dues on installment stock .....	4,412 50
Mortgage loans repaid .....	4,793 06
Stock or pass-book loans repaid .....	144 00
Advance payments on stock .....	13 00
Pass-book and membership fees .....	31 00
Interest on loans .....	1,571 35
Premiums on loans .....	660 34
Other receipts, viz.: Interest on bank deposit .....	91 42
Total .. ..	<u>\$13,225 32</u>

DISBURSEMENTS.

Loans on mortgage security .....	\$2,000 00
Loans on stock or pass-book security .....	144 00
Installment stock withdrawn .....	6,547 00
Matured stock retired .....	107 50
Interest, or profits, paid on installment stock withdrawn .....	3,254 92
Interest, or profits, paid on matured stock retired .....	17 15
Salaries paid secretary .....	150 00
Other expenses, viz.: Postage stamps, etc. .....	3 50
Cash on hand .. ..	<u>1,001 25</u>
Total .. ..	<u>\$13,225 32</u>

PROFIT AND LOSS STATEMENT.

RECEIPTS.

Pass-book and membership fees .....	\$31 00
Interest .. ..	1,571 35
Premium .. ..	660 34
Interest on bank deposit .. ..	91 42
To balance .. ..	<u>1,071 46</u>
Total .. ..	<u>\$3,425 57</u>

DISBURSEMENTS.

Interest or profits on inst. stock withdrawn .....	\$3,254 92
Interest or profits on matured stock retired .....	17 15
Total expenses .. ..	<u>153 50</u>
Total .. ..	<u>\$3,425 57</u>

**RECORD OF SHARES.**

	Installment.
Number of shares in force at beginning of year .....	817
Number of shares issued during term .....	114
Number of shares retired and withdrawn .....	265
Present total number of shares in force .....	666
Number of shares pledged for loans .....	247

**AMOUNTS OF COMPENSATION AND TO WHOM PAID.**

Wm. E. Swan, Secretary, per year ..... \$150 00

**OFFICERS BONDED.**

Walter R. Frame, Treasurer ..... \$25,000 00  
Wm. E. Swan, Secretary ..... 5,000 00

depositing such securities or mortgages so long as such association remains solvent and performs all contracts with its members. Any securities on deposit as provided herein, if approved by the bank examiner, may from time to time be withdrawn if others of equal value and of the character named in this section are substituted therefor. If any such securities shall depreciate in value new ones must be added, so that the deposit may at all times be kept good and of the value of one hundred thousand dollars, and it shall be the duty of the bank examiner to revoke the certificate of authority of any such association whenever there exists an impairment of such deposit for a period of more than thirty days after due notice to the association given by such examiner.

#### **License.**

Section 2014-19. No foreign building and loan association shall do business in this state without having first paid the fees prescribed in this chapter and obtained from the state treasurer a certificate that the deposit required by this chapter has been made, and from the bank examiner a certificate of authority or license authorizing it to do business in this state, stating that such association has complied with all the provisions of this chapter; and such certificate shall be in force one year unless sooner revoked, and shall be renewed from year to year, and unless so renewed and continued in force such association shall not do business in this state.

#### **Conditions precedent.**

Section 2014-20. Every foreign building and loan association, before commencing to do business in this state, shall:

1. File with the bank examiner a duly authenticated copy of its charter or articles of incorporation and by-laws, of its certificates of shares and of all printed matter issued by it.
2. File with the bank examiner a certificate of the state officer having charge and supervision of such associations in the state in which incorporated, certifying that such association is legally incorporated and authorized to transact business, and that similar associations incorporated under the laws of this state are permitted and licensed to transact business in such state.

3. Pay to the bank examiner twenty-five dollars for filing the papers mentioned in this section. Before granting a license to any such association organized or incorporated under the laws of any other state or foreign government (he) shall require that every such association shall file in writing an appointment of the bank examiner or his successor in office as the attorney upon whom any summons, notice or process of any court of this state may be served and stipulate that service of any such summons, notice or process upon such attorney, in any action brought upon any cause of action arising out of any business or transaction in this state, shall be accepted irrevocably as a valid service upon such association, and copies of said appointment, certified by the bank examiner, shall be deemed sufficient evidence of his authority to accept service as the attorney on behalf of any such association. Each such association shall agree, in such appointment of attorney, that the license granted by the bank examiner shall cease and be revoked in case such association shall remove or make application to remove into any court of the United States any action or proceeding commenced in any court of this state upon a claim or cause of action arising out of any business or transaction done in this state, and it shall be the imperative duty of the bank examiner to revoke any and every authority, license or certificate granted to any such association violating the provisions of this section, and no such association shall have its license or certificate of authority renewed for three years after such revocation, and shall agree that in the event of revocation of license such appointment of the bank examiner shall continue for the purpose of serving process for beginning actions upon any certificate of stock or liability incurred or contracted in this state while it transacted business therein, so long as any liability shall exist. When legal process against any such association is served upon the bank examiner he shall immediately notify the association of such service by letter and inclose a copy of the process served on him to said association or to any person designated by the officers thereof in writing. The plaintiff, for each process so served, shall pay to the bank examiner, at the time of such service, a fee of two dollars, which shall be recovered by the plaintiff as a part of the taxable costs if he prevail in the suit.

## **MUTUAL BUILDING AND LOAN ASSOCIATIONS.**

The bank examiner shall keep a record of all process served on him, which record shall show the day and hour when such service was so made, and all the fees received by him on account of the service of such process shall be paid into the state treasury.

### **Retaliatory taxes, etc.**

Section 2014-21. When, by the laws of any other state or territory, any taxes, fines, penalties, licenses, fees, deposits, money, securities or other obligations or prohibitions are imposed on building and loan associations of this state doing business in such other state or territory or upon their agents therein, so long as such laws continue in force, the same obligations and prohibitions, of whatever kind, shall be imposed upon all building and loan associations of such other state or territory doing business in this state and upon their agents here.

### **Definition.**

Section 2014-22. The name building and loan association, as used in this chapter, shall include all societies, organizations or associations doing a saving and loan or investment business on the building association plan, whether mutual or otherwise, and whether issuing certificates of stock or bonds, or any other evidence of indebtedness, whether the time of maturity be fixed or not.

### **Examination; fees.**

Section 2014-23. The bank examiner, before granting a license, shall examine or cause to be examined every foreign building and loan association applying for permission to transact business in this state, and every such association shall pay the same fees and make such annual report as is required of local associations, comply with all laws applicable to such associations and be subject to the same penalties.

### **Agents; fee.**

Section 2014-24. No person shall act as the agent or representative of any foreign building or loan association until after he shall, at the request of such association, have procured from

the bank examiner a license reciting the fact that such association is authorized and licensed to transact business in this state and has complied with all lawful requirements. The fee for such license shall be ten dollars, and the license shall continue in force, unless sooner revoked by the examiner, during and until the close of the fiscal year of the association.

#### **Withdrawing securities.**

Section 2014-25. Any foreign building and loan association, having made the deposit of securities required by this chapter and desiring to withdraw the same or any of them without depositing securities of like character and amount, or desiring to discontinue its business or withdraw from the state, may do so by complying with the following provisions: File with the bank examiner a statement reciting the reasons for desiring to withdraw such securities and the amount to be withdrawn; and the examiner shall thereupon examine such association and determine the amount of its liabilities on account of all agreements or contracts outstanding with residents of this state, and if convinced that the interests of such residents will not be injured or jeopardized by such withdrawal shall cause to be published in three newspapers in this state for three weeks, at the expense of the association, notice of such request for the withdrawal of such securities, and if no written objection is filed by any resident of this state holding any share, certificate, bond or other evidence of indebtedness of or against such association within one week after the last date of the publication of such request the bank examiner shall issue a certificate certifying to the state treasurer the amount of liabilities, if any, existing in this state and the amount of securities such association shall be permitted to withdraw, and upon filing a receipt for such amount the association shall be permitted to withdraw the same; provided, that there shall remain at all times a sufficient deposit to protect residents of this state holding shares, certificates, bonds or other evidences of indebtedness of or against such association and that such deposit shall decrease only as the liabilities of such association decrease on account of such residents.

## MUTUAL BUILDING AND LOAN ASSOCIATIONS.

### **Receivership.**

Section 2014-26. It shall be the duty of the bank examiner, upon evidence furnished to him that any foreign building and loan association not authorized to transact business in this state has failed or refused to pay any final judgment rendered against it in any court of this state, to take such steps as may be necessary to secure the appointment of a receiver therefor. All expenses incurred by the examiner in carrying out the provisions of this section, when certified to the secretary of state as actually necessary, shall be paid out of the general fund.

### **Agent of building and loan association.**

Chapter 185, Section 4575f. Any person who shall act as the agent for any unauthorized building and loan association in this state, or sell or dispose of any shares, certificates, bonds or other evidences of indebtedness of or for any such unauthorized association, not licensed to transact business in this state, and any person who shall act for any such unauthorized association or in any manner aid in the transaction of the business of such association in this state shall be guilty of a misdemeanor and be punished by a fine of not less than one hundred dollars nor more than five hundred dollars for each offense, and shall be personally liable for any sum or sums received by him for or on behalf of such unauthorized association.

## INVESTMENT ASSOCIATIONS.

(Chapter 216, laws of 1899.) Section 1. No association or corporation, whether local or foreign, heretofore organized or which may hereafter be organized, doing business as a so called investment, loan, benefit, trust or guarantee company, for the licensing, control and management of which there is no law now in force in this state, and which such association or corporation shall solicit payments to be made to itself either in a lump sum or periodically or on the installment plan, issuing therefor so called bonds, shares, coupons, certificates of membership or other

evidence of obligation or agreement or pretended agreement to return to the holder thereof money or anything of value at some future date, shall solicit nor transact any business in this state unless such association or corporation shall have first complied with all the provisions prescribed in chapter 93 of the Wisconsin statutes of 1898 required of building and loan associations authorized to do business in this state.

Section 2. All provisions of said chapter 93 with respect to the supervision, control and conditions upon which building and loan associations are permitted to do business in this state are hereby made applicable to and imposed upon associations or corporations described in the first section of this act.

Section 3. Any person, corporation or association who shall act as agent or solicit business for or membership in any such association or corporation not authorized to do business in this state shall be deemed guilty of a misdemeanor and upon conviction thereof shall be punished by fine of not less than one hundred dollars nor more than one thousand dollars or by imprisonment of not less than three months nor more than one year, or by both fine and imprisonment.



